P.O. Box 1749
Halifax, Nova Scotia
B3J 3A5 Canada

Community Design Advisory Committee
October 28, 2105 Item No. 7.1.1

Item No.
Community Planning & Economic Development
October 15, 2015

TO: Chair and Members of Community Planning & Economic Development Standing Committee

SUBMITTED BY: Original Signed by

Bob Bjerke, Chief Planner & Director Planning & Development

DATE: September 25, 2015

SUBJECT: **Halifax Housing Needs Assessment**

INFORMATION REPORT

ORIGIN

Oct. 29, 2013. Regional Council passed the following motion:

> MOVED by Mayor Savage, seconded by Councillor Watts, that Halifax Regional Council formally endorse HRM's participation in the United Way's partnership on housing affordability so as to explore ways in which HRM can, within the municipal mandate, promote initiatives that could support affordable housing.

LEGISLATIVE AUTHORITY

- Regional Plan policy S-33 "HRM shall monitor housing and demographic trends to assist in determining future housing needs".
- *HRM Charter*, section 2 respecting the purposes of the Charter to "enhance the ability of the Council to respond to present and future issues in the Municipality" and "provide services, facilities and other things that, in the opinion of the Council, are necessary or desirable for all or part of the Municipality," and "develop and maintain safe and viable communities".
- *HRM Charter*, clause 209 (p) a "statement of provincial interest" means a statement of provincial Interest under the Municipal Government Act", and includes provincial Statement of Interest Regarding Housing.

BACKGROUND

The Regional Plan requires the Municipality to monitor housing and demographic trends to assist in determining future housing needs, which is critical to all planning efforts. The Halifax Housing and Homelessness Partnership also identified the need for information and a benchmark study to determine the state of housing in the Municipality along the housing continuum which includes both market and non-market housing. The study was jointly funded by HRM and Housing Nova Scotia, and CMHC provided a Seed Grant to support the study. The Technical Committee included HRM staff, HNS and CMHC staff as well as research staff from Dalhousie University School of Sociology & Social Anthropology. The Technical Committee provided updates to the Partnership's Affordable Housing Working Group as the study had a dual purpose of informing Halifax's planning efforts as well as to support and provide direction for the members of the Housing and Homelessness Partnership initiative.

DISCUSSION

The purpose of the Halifax Housing Needs Assessment (Attachment A) is to identify the housing requirements in the Municipality based on housing supply, demand and estimates of future supply and demand trends over a five- and ten-year period at the regional level and at lower-level geographies. It is also intended to inform a wide range of service providers, landlords, private developers and other housing stakeholders in the Halifax region.

The following are the research questions which guided the development and organization of the housing supply and needs assessments:

1. **What is the nature of the housing demand and need for housing in the municipality**
2. **What is the nature of the housing supply in the municipality?**
3. **Based on the study findings, what is the current housing gap in the municipality and where is it located?**
4. **What will the housing market look like in the next five and ten years?**

The Halifax Housing Needs Assessment looks at the Municipality as a whole as well as the housing demand and supply for a number of sub-geographies (see Fig. 1 below). The urban communities are areas within Regional Plan Urban Service Boundary and include the Regional Centre, Halifax Urban, Dartmouth Urban and Bedford/Sackville Urban Rural. Rural areas were sub-divided along major Census Tracks and named Commuter East, Commuter North, Commuter West, and Rural Resource/ Agricultural areas. The Municipality was also compared to the following seven municipalities where readily available data was available: Victoria, Regina, London, Quebec, St. John's, Edmonton and Moncton.

Fact sheets (Attachment B) were also developed for each of the study geographies as well as for the Municipality as a whole and will be available on the halifax.ca website. In addition, a proposed Statistical Update Report was developed for the use of the Housing and Homelessness Partnership with the proposed approach and indicators to continue to monitor the overall housing picture in the Municipality.

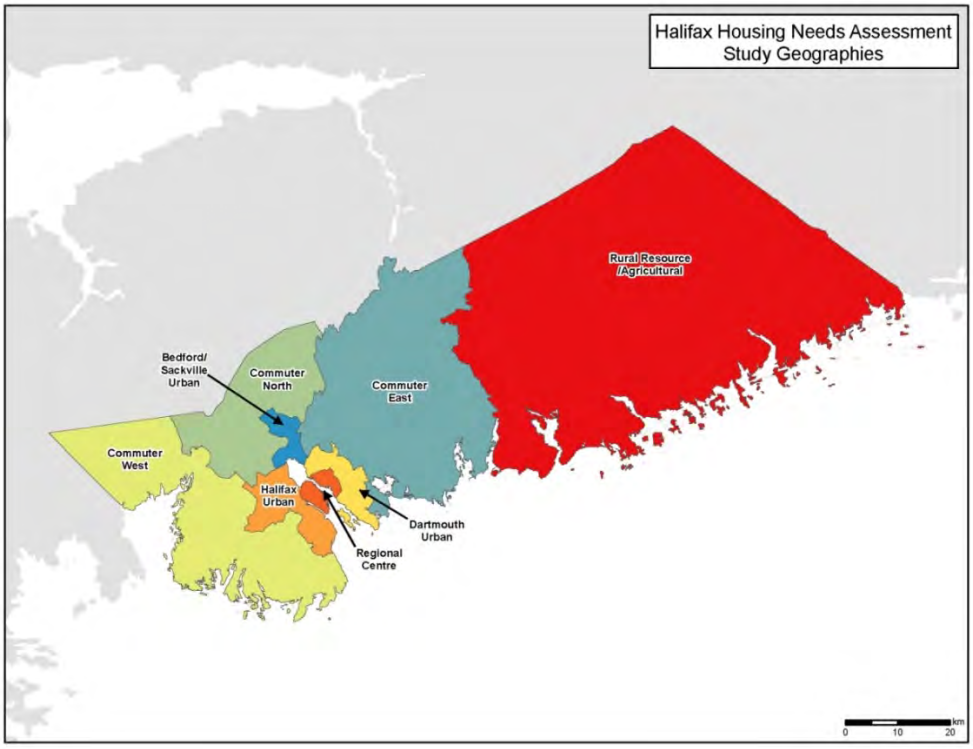


Figure 1: Housing Supply and Needs Assessment Study Geographies

Housing Supply and Demand

The Halifax region has experienced moderate population (9%) and household (14.3%) growth from 2001 to 2011. The number of households has increased faster than the number of people, indicating that households are becoming smaller. The increase in the older adult population (55 years and older) partly explains the trend toward smaller households. Increases were also seen in couples without children, people living alone and non-family households, while a decline was noted among couples with children.

Regional Plan projections indicate that the number of dwellings in the Municipality is expected to increase by approximately 20,000 units over the next 10 years, with at least 75% of the growth being targeted in the Regional Centre and Urban Communities combined. Housing starts and planning applications data show a shift in residential development toward the urban communities. Halifax is fortunate to have at the moment a very active rental development industry. A shift in dwelling type is also being experienced, with an increase in the proportion of multi-family dwellings. This shift in residential development responds to demographic and economic factors and is expected to continue in the next five and ten years, with at least 48% of new growth expected to be multi-unit dwellings.

The supply of housing in the Municipality is comprised of approximately 4% of non-market rental housing[1], 34% of private market rental housing and 62% ownership housing. The chart below illustrates the supply of non-market and market housing based on the 2011 Census and information provided by provincial departments and service organizations. The 6,097 units of non-market housing constitute an important community asset.

[1] Non-market housing includes shelters, subsidized and supportive housing (such as co-ops), and public housing. Market housing is where people pay the going market price to rent or buy and are not subsidized.

Figure 2: Halifax Housing Continuum, 2015 based on 2011 Census, Government of Nova Scotia and service provider inventories. Subsidized housing includes co-ops, public housing and rent supplement units.

Housing Affordability

The nationally accepted guideline for affordable housing is that housing is affordable when it does not exceed 30% of a household's annual income. The study looks in detail at what households can afford depending on their income level, household size, tenure and area of the Municipality. It also identifies the varying degree of housing need.

In 2011 approximately 1 in 4 Halifax households faced housing affordability challenges — meaning they spent more than 30% of their income on rent or mortgage costs. Nearly half of those households spent 50% or more of their income on shelter:

- **41,785 households (25.2% of all households) were spending 30% of household income on housing costs.**
  - Renters are more likely to face affordability challenges - 42.7% of all renter households and 15.1% of all owner households spend more than 30% of their income on shelter.
- **19,570 households (11.8% of all households) were spending 50% or more of their household income on housing costs**
- **20,415 households (13% of all households) were in core housing need which means that these households fell below at least one standard of affordability, adequacy or affordability[2].**

Additional analysis based on income deciles (see Fig. 3) indicates that out of the 41,785 households spending 30% or more of their income on shelter:

- 33,070 households (20% of all HRM households) had income of less than $40,692 per year and would not be able to afford average market rent of $934 per month. These households require non-market housing options.
- 15,195 households had income of less than $17,065 per year and the majority (13,305 households) paid more than 50% of their income on shelter.

[2] Adequate housing is housing that does not require any major repairs. Suitable housing is housing with enough bedrooms for the size and make-up of the household. Affordable housing is housing which costs less than 30% of a household income. Core housing need is a measure typically used to qualify eligibility for subsidized public housing.

In addition, households with gross annual income of $40,692-$65,492 (49,610 households in 2011) would not be able to afford an average price of an existing home priced at $279,294. Certain groups are more likely to face an affordability challenge. This includes households led by lone parent households, one-person households, and recent immigrant households, households with persons who have a disability, households led by an Aboriginal Person, youth, seniors, and renter households.

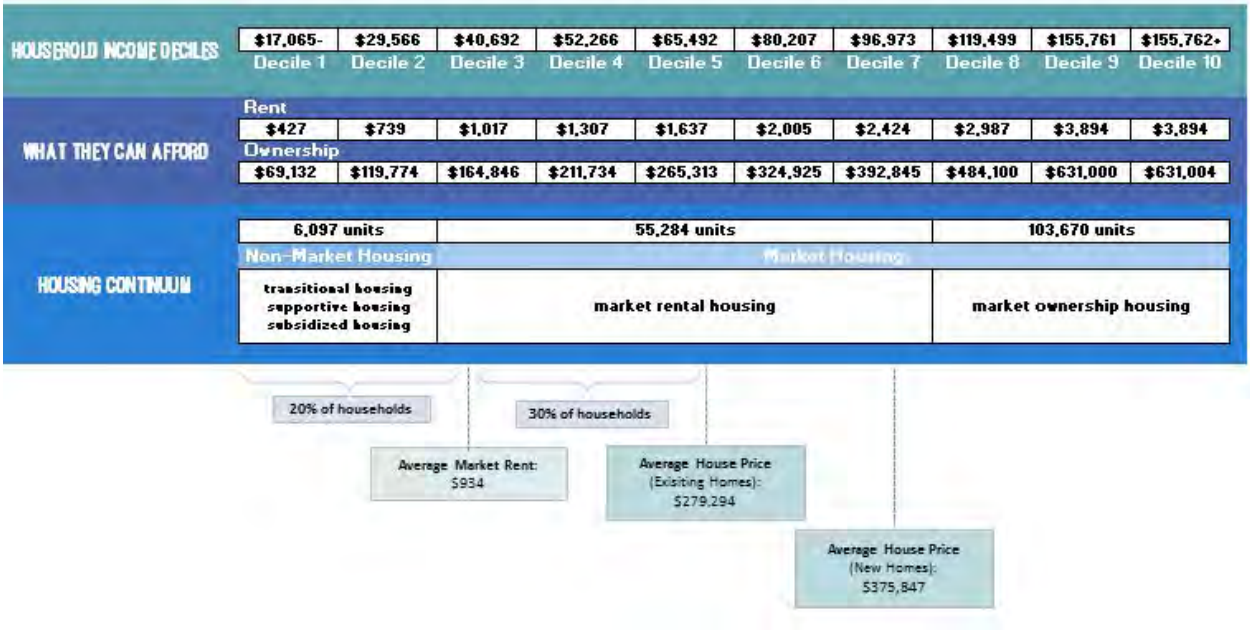


Figure 3: Halifax Housing and Income Continuum, 2015

Table 1 below indicates that the proportion of households in Halifax facing affordability challenges is above the national and provincial average. Among the comparator municipalities only London and Victoria face greater affordability challenges.

Table 1 Proportion of Households Paying More than 30% of Income on Shelter and Proportion of Households in Core Housing Need for Canada, Nova Scotia, Halifax CMA and Comparable Census Metropolitan Areas; 2011

	Paying >30%	Core Housing Need
Canada	**25.2%**	**12.5%**
Nova Scotia	**22.0%**	**12.5%**
Halifax - CMA	**25.4%**	**13%**
St. John's - CMA	21.6%	11.9%
Moncton - CMA	21.9%	9.5%
Québec - CMA	20.1%	8.6%
London - CMA	26.4%	12.9%
Regina - CMA	22.1%	12.0%
Edmonton - CMA	23.7%	11.3%
Victoria - CMA	31.1%	14.7%

What are the key current and future housing gaps?

In the next 10 years Halifax is expected to grow by almost 47,000 people, and approximately 20,240 residential units are expected to be built. Many of the existing housing units will also be modified, upgraded and in some cases replaced with new stock. At present, the housing supply, particularly the rental housing supply, seems to be adequate to meet the needs as demonstrated by a healthy overall vacancy rate and higher vacancy rates in some areas. In spite of this, having an adequate supply of affordable housing continues to be an issue with even more households facing housing affordability challenges in 2011 compared to 2001. The study identifies the following current and emerging gaps:

1. **There is a need for diverse housing options in all areas of the Municipality, but areas of higher need such as the Regional Centre should be prioritized.** The following areas had the highest rates of households paying 30% or more of their income on shelter: Regional Centre (37.9%), Halifax Urban (27.6%), Bedford/Sackville Urban (18.7%) and Dartmouth Urban (17.1%). Updated planning regulations, increased infrastructure capacity and greater public amenities can help ensure that more people are able to live closer to jobs, transit and other amenities which support overall affordability.

2. **The aging population will require appropriate housing options.** Between 2001 and 2011 households led by individuals aged 35-44 years decreased by 5,575 (15.8%), while households led by individuals 55-64 years increased by 11,220 (59.5%). The Rural Resource/Agricultural area had the largest proportion of population 65+ (22.4%) and Commuter North had the lowest (7.8%). Options for aging population may include independent living with Universal Design features, rental units with high-end finishes and more modest designs for lower-income seniors, supported and supportive living options, and long-term beds.

3. **Smaller households will require smaller units (both in bedroom count and floor-size).** Between 2001 and 2011 one-person households increased by 9,255 (24.7%) and two-person households increased by 11,000 (22.2%). Households of four or more people decreased by 1,725 (5.3%). Smaller units can serve seniors, students and youth households and those with moderate and lower incomes but affordability of these units should be monitored.

4. **There is a need for additional rental housing to accommodate growth but areas with higher vacancies should be monitored for future need.** Vacancy rates vary significantly across the Municipality (e.g. 3.5% in Regional Centre and 6.8% in Dartmouth Urban in 2014) and also among different housing stock, therefore the existing stock should be monitored to ensure it remains affordable to moderate income households and is in good condition. An appropriate portion of new rental units should be affordable to households with low and moderate incomes.

5. **Demographic trends indicate that demand for ownership housing will continue at a lower rate.** In 2001 single detached dwellings comprised 55.4% of all new housing starts, but only 29.1% in 2014. Current developments should be monitored to ensure an adequate supply of housing affordable to households with moderate incomes. This can be facilitated by smaller lots and buildings, green building practices and allowance of secondary units.

6. **There is a need for non-market housing options for households with lower incomes particularly in certain areas of the Municipality such as the Regional Centre.** In 2011 a total of 33,070 households with lower incomes (earning within the first three income deciles or $40,692 per year) were spending 30% or more of their income on shelter, therefore approximately 20% of households in Halifax require non-market housing options. This need is expected to increase as housing prices increase and the number of seniors on fixed-income increases. Non-market housing could include mostly rent supplements and rental options for seniors, families as well as single individuals.

7. **There are population groups that are more likely to be facing housing affordability challenges.** This includes households led by an Aboriginal person, a recent immigrant, youth, senior, a person with a disability, a one parent and one-person households.

8. **Housing options are also required for individuals who are homeless or at risk of homelessness.** In 2014 1,497 individuals stayed in shelters for the homeless in Halifax as compared to 1,716 in 2012. There is a need for permanent housing for persons with disabilities, mental health, addictions and concurrent disorders.

Conclusion and Next Steps

The *Halifax Housing Needs Assessment* provides a better understanding of the overall housing landscape in the Municipality and fulfils Regional Plan's policy related to monitoring of housing supply, demand and affordability. The study can inform secondary municipal planning processes, other related municipal policies and program and the work plan of the Housing and Homelessness Partnership. As indicated in the report, future housing interventions should keep in mind the needs of diverse populations but place priority on the most urgent needs. Addressing these gaps will require partnerships, innovative approaches and funding. For example, staff is currently exploring the potential to target low to moderate income homeowners as part of Solar City 2.0, which will increase energy affordability through solar energy and efficiency efforts. Upcoming reports recently requested by Council and Committees of Council will address:

- An approach to considering any future housing related funding requests outside the Community Grants Program
- Develop a policy lens through which to assess municipal responses and actions to social support, health and liveability initiatives
- Consider the potential opportunities and barriers to municipal government involvement in Community Land Trust
- Supplementary staff report on tax credit for investment for new moderate income homebuyers.

FINANCIAL IMPLICATIONS

No financial implications.

COMMUNITY ENGAGEMENT

The methodology of the Housing Needs Assessment included surveys with different stakeholder groups in the Municipality from January 23rd to February 13th, 2015 to acquire data and information on the inventory of supportive and other non-market housing, current and emerging housing issues and opportunities to address these issues. Seventy eight (78) surveys were filled-out by stakeholders who included non-profit housing and support service providers, builders, developers, private landlords, federal, provincial and municipal staff, and other housing stakeholders. A total of six focus group sessions with a wide range of stakeholders were undertaken on April 20th and 21st to discuss and validate preliminary findings, identify data and information gaps, and obtain further insight on emerging and future housing demand and supply gaps. A presentation to stakeholder groups who participated in the study is scheduled to take place on October 13, 2015.

ATTACHMENTS

Attachment A – Halifax Housing Needs Assessment, 2015
Attachment B – Halifax Housing Needs assessment Fact Sheets, 2015

A copy of this report can be obtained online at http://www.halifax.ca/commcoun/index.php then choose the appropriate Community Council and meeting date, or by contacting the Office of the Municipal Clerk at 902.490.4210, or Fax 902.490.4208.

Report Prepared by: Kasia Tota, Community Developer 902-490-5190

Original Signed by

Report Approved by:

Susan Corser, Community Engagement Lead, 902-490-4468

HALIFAX HOUSING NEEDS ASSESSMENT

Final Report

2015

housing and homelessness partnership

Acknowledgements

The Halifax Regional Municipality Housing Supply and Needs Assessment was undertaken under the direction of a Technical Committee composed of the following members:

- Kasia Tota, Halifax Regional Municipality, Planning and Development Department
- Jacob Ritchie, Halifax Regional Municipality, Planning and Development Department
- Andre McNeil, Halifax Regional Municipality, Finance & Information Technology Department
- Kim Stewart, Housing Nova Scotia, Housing Services Department
- Sheila Sanderson, Housing Nova Scotia, Housing Services Department
- Howard Ramos, Dalhousie University, Department of Sociology and Social Anthropology
- Charlie, Aucoin, Canada Mortgage and Housing Corporation, Atlantic Community Development Centre

Funding for the study was provided by the Halifax Regional Municipality, Housing Nova Scotia and the Canada Mortgage and Housing Corporation Seed Funding Grant. We would like to thank the representatives from various community agencies, non-profit housing providers, private sector stakeholders, provincial departments, and members of the Housing and Homelessness Partnership for providing valuable information for the study.

SHS CONSULTING
POLICY • RESEARCH • COMMUNITY DEVELOPMENT

This report was prepared for the Halifax Regional Municipality by SHS Consulting in association with CBCL Limited and Jozsa Management and Economics. The consulting team for the project was:

Christine Pacini, Johanna Hashim, Adrienne Pacini and Narmadha Rajakumar, SHS Consulting
Mary Bishop, Gordon Smith, and Justin Forbes, CBCL Limited
John Jozsa, Jozsa Management and Economics

Table of Contents

Executive Summary viii
1.0 Context and Background 1
1.1 Study Background 1
1.2 Purpose 2
Objectives 2
1.3 Study Approach 2
Sources of Information and Data Limitations 3
Study Area 4
Comparator Municipalities 6
Housing Continuum 6
2.0 Housing Demand Analysis 9
2.1 Population Trends and Projections 9
Population Growth 9
Age of Population 11
Specific Population Groups 14
2.2 Household Trends and Projections 16
Household Growth 16
Households by Geography 16
Household by Age of Household Maintainer 17
Households by Size 18
Households by Type 20
Household by Tenure 22
Aboriginal Households 24
2.3 Economic Context 24
Unemployment Rates and Labour Force Activity 25
Employment and Emerging Industries 27
Average and Median Household Income 27
Household Income Deciles 29
Incidence of Low Income 35
Income Assistance 35
2.4 What is the Nature of the Housing Demand and Need in the Halifax Regional Municipality? 37
3.0 Housing Supply Analysis 39

3.1 Overall Housing Supply **39**
Dwelling Trends and Types *39*
Housing Starts by Type *40*
Age and Condition of Dwellings *43*
3.2 Market housing supply **45**
Market Ownership Housing *45*
Market Rental Housing *46*
Residential Development Potential *54*
3.3 Non Market Housing **56**
Subsidized Housing *56*
Supportive Housing *63*
Emergency and Transitional Housing *65*
3.4 Housing for Specific Population Groups **67**
Seniors Housing *67*
Military Housing *69*
Student Housing *70*
3.5 What is the Nature of the Housing Supply in the Halifax Regional Municipality? **72**
4.0 Housing Affordability **74**
4.1 Income Spent on Shelter **74**
Income Deciles *74*
4.2 Core Housing Need **82**
4.3 Ownership and Rental affordability **83**
4.4 Housing Gaps along the Continuum **88**
Constraints to the Provision of Affordable Housing *92*
4.5 Housing Gaps by Geography **92**
4.6 Who is Facing Housing Affordability Challenges in the Halifax Regional Municipality? **95**
5.0 Housing Gaps Analysis and Future Needs **97**
5.1 Planning and Housing Policies Affecting Supply **97**
Halifax Regional Municipal Planning Strategy (October 2014) *97*
A Housing Strategy for Nova Scotia (Spring 2013) *98*
Homelessness Partnering Strategy Community Plan 2014-2019 for Halifax *99*
Strategy for Positive Aging in Nova Scotia (2005) *99*
Nova Scotia Mental Health and Addictions Strategy (2012) *99*
5.2 What Will the Housing Market Look Like in the Next Five and Ten Years? **100**
Shift in residential development to urban communities *100*

Population is aging and will require appropriate housing options *100*
Shift to smaller households *101*
Shift in residential development to rental housing *101*
Demand for ownership housing is expected to continue at a lower rate *102*
Need for non-market housing options will continue and is expected to increase *102*
5.3 Summary and Conclusions **103**
6.0 Appendix **105**
6.1 Detailed Data Tables **105**
6.2 Surveys **114**
Survey Questions *114*
Key Themes from Responses *115*
6.3 Focus Groups **116**
General Discussion Questions *116*
Key Messages from Focus Group Meetings *117*
6.4 Additional Interviews and Meetings Key Messages **118**
6.5 End Notes **121**

List of Tables

Table 1: Trends in Annual Number of Immigrants and Emigrants in Halifax CMA; 2001 - 2013 11
Table 2: Age of Population for Halifax CMA; 2001 and 2011 11
Table 3: Summary of Population and Dwelling Projections for the Halifax Regional Municipality; 2019, 2024 and 2026 12
Table 4: Proportion of Total Aboriginal Population in Halifax CMA Geographies; 2011 15
Table 5: Proportion of Total African Nova Scotian Population in Halifax CMA; 2011 15
Table 6: Households by Age of Household Maintainer for Halifax CMA; 2001 and 2011 18
Table 7: Household Counts by Size for Halifax CMA; 2001 and 2011 19
Table 8: Households by Household Type for Halifax CMA; 2011 20
Table 9: Change in Proportion of Households by Tenure for Halifax CMA and all Geographies; 2001 to 2011 23
Table 10: Proportion of Aboriginal-led Households in the 24
Table 11: Participation and Unemployment Rates for all Halifax CMA Geographies; 2001 and 2011 26
Table 12: Average and Median Household Income for Nova Scotia, Halifax CMA, and Nova Scotia (outside Halifax CMA); 2001 and 2011 28
Table 13: Household Income Deciles for Halifax CMA, 2001 and 2011 29
Table 14: Income Deciles by Household Size for Halifax CMA; 2011 31
Table 15: Income Deciles by Household Type for Halifax CMA; 2011 32
Table 16: Income Deciles by Age of Household Maintainer for Halifax CMA; 2011 32
Table 17: Income Deciles by Specific Population Groups for Halifax CMA; 2011 34
Table 18: Income Deciles by Household Tenure for Halifax CMA; 2011 35
Table 19: Monthly Income Assistance, Disability, and Minimum wage for Halifax CMA; 2008 to 2013 35
Table 20: Employment Support and Income Assistance by Family Type, Central Region Caseload; March 31, 2008 to March 31, 2014 36
Table 21: Trends in the Total Number of Dwellings for Halifax CMA; 2001 and 2011 39
Table 22: Housing Starts by Tenure for Halifax CMA; 2001-2014 41
Table 23: Starts by Dwelling type for Halifax; 2001, 2011, and 2014 41
Table 24: Dwelling Starts for all Halifax CMA Geographies; 2011 and 2014 42
Table 25: Dwelling Count by Year of Construction for Halifax CMA; 1960 to 2011 43
Table 26: Condition of Dwellings for all Halifax CMA Geographies; 2001 and 2011 44
Table 27: Ownership Housing Starts for Halifax CMA Geographies; 2011 and 2014 46
Table 28: Private Rental Universe by Unit Size for Halifax CMA; 2001-2014 47
Table 29: Private Rental Units for all Halifax CMA Geographies; 2008 and 2014 47
Table 30: Rental Dwelling Starts for all Halifax CMA Geographies; 2011 and 2014 49
Table 31: Trends in Vacancy Rates for Row and Apartment Units for the Halifax CMA Geographies; 2011 and 2014 50
Table 32: Average Rents for Private Apartments by Unit Size for Halifax CMA; 2001-2014 52
Table 33: Average Rent for all Bedroom Types for all Halifax CMA Geographies; 2011 and 2014 52
Table 34: Properties with Two or Three Dwellings for Halifax CMA; 2015 53
Table 35: Planning Applications in the Halifax CMA; First Quarter 2015 55
Table 36: Metro Regional Housing Authority Public Housing Stock by Mandate in the Halifax CMA; 2015 57
Table 37: Waiting List for Subsidized Housing in the Halifax Regional Municipality; 2015 57
Table 38: Affordable Rental Units in the Halifax CMA; 2015 58

Table 39: Urban Native Housing Units in the Halifax CMA; 2015 59
Table 40: Financially-Assisted Affordable Homeownership Housing Units in the Halifax CMA; 2015 59
Table 41: Rent Supplement Units in the Halifax CMA Funded Under the CMHC-Nova Scotia Investment in Affordable Housing Agreement (2014-2019) 60
Table 42: Rent Supplement Units by Location 60
Table 43: Cooperative Housing in the Halifax CMA (Central Region); December 2014 62
Table 44: Housing Options with Supports Offered for Halifax CMA Geographies; 2015 63
Table 45: Licensed Residential Beds in the Halifax CMA by Geography; 2015 64
Table 46: Total Licensed Residential Options by Type in the Halifax CMA; 2015 64
Table 47: Emergency Housing Providers for the Halifax Regional Municipality; 2015 65
Table 48: Trends in Shelter Bed Usage for the Halifax Regional Municipality, Total Usage and Percentage of Usage by Demographic Group; 2013 66
Table 49: Transitional Housing Providers for the Halifax Regional Municipality; 2015 66
Table 50: Seniors' Housing Spaces for Halifax CMA; 2013 and 2014 68
Table 51: Total Enrollment of Full-Time and Part-Time Students from 2009-2010 to 2013-2014 70
Table 52: Student Housing Supply for Halifax Regional Municipality; 2015 71
Table 53: Proportion of Households Spending 30% or more and 50% or more of Household Income on Housing Costs for Halifax CMA and all Geographies; 2011 76
Table 54: Proportion of Income Spent on Shelter by Persons with Disabilities in Halifax CMA and Study Geographies; 2011 80
Table 55: Proportion of Income Spent on Shelter by Households Led by a Recent Immigrant; Halifax CMA, 2011 81
Table 56: Proportion of Income Spent on Shelter by Households Led by an Aboriginal Person in Halifax CMA; 2011 81
Table 57: Proportion of Households in Core Housing Need for Halifax CMA and Comparable Census Metropolitan Areas; 2001, 2006 and 2011 82
Table 58: Households in Core Housing Need in Halifax CMA; 2011 83
Table 59: Ownership and Rental Dwelling Affordability by Income Decile for Halifax CMA; 2014 84
Table 60: Rental Dwelling Affordability by Income Decile for all Halifax CMA Geographies; 2014 86
Table 61: Vacancy Rates by Rent Range and Unit Size for Halifax CMA; 2014 87
Table 62: Ownership Dwelling Affordability by Income Decile for all Halifax CMA Geographies; 2014 88

List of Figures

Figure 1: Housing Supply and Needs Assessment Study Geographies 6
Figure 2: Percentage Growth in Population (Adjusted Population Counts) for Halifax and Comparable Census Metropolitan Areas; 2001 to 2011 9
Figure 3: Population by Halifax CMA Geography; 2001 and 2011 10
Figure 4: Percentage of Population Aged 65+ for Halifax and Comparable Census Metropolitan Areas; 2011 13
Figure 5: Percentage of Senior Population (Aged 65+) for all Halifax CMA Geographies; 2001 and 2011 14
Figure 6: Rate of Growth in the Number of Households for Halifax CMA and Comparator Municipalities; 2001 to 2011 16
Figure 7: Number of Households for Halifax CMA Geographies; 2001 and 2011 17
Figure 8: Proportion of Households by Household Size for all Halifax CMA Geographies; 2011 19

Figure 9: Proportion of Households by Household Type for Halifax CMA Geographies; 2011 22
Figure 10: Proportion of Households by Tenure for Halifax CMA; 2001 and 2011 22
Figure 11: Proportion of Households by Tenure for Halifax CMA and all Geographies; 2011 23
Figure 12: Unemployment Rates for Halifax CMA and Comparable Census Metropolitan Areas, 2011.... 25
Figure 13: Average Household Income for Halifax CMA and Comparable Census Metropolitan Areas; 2011 28
Figure 14: Proportion of Households per Income Decile for Halifax CMA and its Geographies; 2011 30
Figure 15: Proportion of Dwellings by Dwelling Type for Halifax CMA; 2001 and 2011 40
Figure 16: Average House Price of Existing Homes in the Halifax Area; 2007 – 2016* 45
Figure 17: Trends in Rental Starts in Halifax CMA; 2001-2014 48
Figure 18: Overall Vacancy Rates for Halifax CMA; 2008 to 2014 and Predicted Rates for 2015 to 2016 . 50
Figure 19: Income Spent on Shelter by Income Decile for Halifax CMA; 2011..... 75
Figure 20: Proportion of Households Spending Less than 30% of Income on Shelter, 30-49% of Income on Shelter, and 50% or More of Income on Shelter by Tenure for Halifax CMA; 2011..... 77
Figure 21: Proportion of Household Income Spent on Housing Costs by Age of Household Maintainer for Halifax CMA; 2011..... 78
Figure 22: Percentage of Income Spent on Shelter by One-Family Household for Halifax CMA; 2011 79
Figure 23: Percentage of Income Spent on Shelter by Non-Family Households for Halifax CMA; 2011... 79
Figure 24: Share of the Major Categories of the Market Basket Measure 85
Figure 25: Income and Housing Continuum for Halifax CMA; 2014 89

Executive Summary

Introduction

The purpose of the Halifax Regional Municipal Housing Supply and Needs Assessment is to identify the housing requirements in the Municipality based on housing supply, demand and estimates of future supply and demand trends over a five- and ten-year period at the regional level and at lower-level geographies. This Housing Supply and Needs Assessment will be used to support and provide direction for the members of the Housing and Homelessness Partnership initiative. It is also intended to inform a wide range of service providers, landlords, private developers and other housing stakeholders in the Halifax region.

The following are the research questions which guided the development and organization of the housing supply and needs assessments:

1. What is the nature of the housing demand and need for housing in the municipality
2. What is the nature of the housing supply in the municipality?
3. Based on the study findings, what is the current housing gap in the municipality and where is it located?
4. What will the housing market look like in the next five and ten years?

The Housing Supply and Needs Assessment looks at the Municipality as a whole as well as the housing demand and supply for the urban communities, which include the Regional Centre, Halifax Urban, Dartmouth Urban and Bedford/Sackville Urban areas, and rural communities, which include the Commuter East, Commuter North, Commuter West, and Rural Resource/ Agricultural areas. The Municipality was also compared to seven municipalities.

Detailed fact sheets were also developed for each of the study geographies as well as for the Municipality as a whole. In addition, a proposed Monitoring Report was developed with the proposed approach and indicators to continue to monitor the overall housing picture in the Municipality.

What is the Nature of the Housing Demand and Need?

Population and Households (Section 2.1 and 2.2)

The Municipality has experienced moderate population and household growth from 2001 to 2011. The number of households has increased at a higher rate than the population (14.3% vs. 8.9%) from 2001 to 2011, indicating that households are decreasing in size. While the share of the youngest age group (0-14 years) and the working age group (35-44 years) have decreased slightly, the number and share of the 55-64 and 85 years age groups have increased significantly. The aging of the population is expected to continue in the next ten years.

In 2011, couples with children made up 25% of all households in the Municipality but their share has been decreasing and this is expected to continue. In contrast, the share of one- and two-person households, including family and non-family households, increased from 2001 to 2011 and this trend is expected to continue, particularly with the aging of the population.

Income (Section 2.3)
Average incomes in the Municipality are in line with comparator municipalities although there are some groups in the Municipality who have a larger proportion of households with low incomes (about $17,065 or less in 2014). These include one-person households (21.8% in 2011), lone parent households (14.6%), recent immigrants (21.6%), Aboriginal households (20.6%), persons with disabilities (13.4%) and youth households (31.4%). Renters are also more likely to have lower incomes compared to owners (20.1% vs. 4.0%).

These trends show a need for housing options for smaller households, including senior households. The trends also indicate a need for an adequate supply of affordable housing, both rental and ownership housing, as well as affordable housing for smaller households and family households.

What is the Nature of the Housing Supply?

Overall Housing Supply (Section 3.1)
The number of dwelling units in the Municipality increased by 14.3% from 2001 to 2011 and housing starts data show a continued increase in the number of dwellings. While single detached dwellings made up half of all dwellings in the Municipality in 2011, this share has decreased from 2001 and this trend is expected to continue based on housing starts data from 2011 to 2014. Similarly, 62.8% of all dwellings in the Municipality in 2011 were owned but housing starts data indicate a shift to rental dwellings in recent years, with rental dwellings making up half of all starts in 2014. This shift is due mainly to demographic and economic factors in the Municipality.

Housing starts and planning applications data also show a shift in residential development toward the urban communities of the Municipality. This shift is in line with the targets identified in the Regional Plan of 75% of all new units to be built in the urban communities.

Market Housing Supply (Section 3.2)
Average house prices in the Municipality have steadily increased from 2007 to 2014 and this trend is expected to continue. House prices saw an average year-over-year increase of 3.7% compared to the consumer price index which shows an average increase of 1.7% from 2007 to 2014. The average sale price of existing homes (more than half of which are single detached homes) in 2014 was $279,294 while the average for new homes was $375,847.

Similarly, average market rents have been steadily increasing from 2001 to 2014; increasing by 48.6% or $306 from $630 in 2011 to $936 in 2014. Vacancy rates have also been increasing; increasing from 2.4% in 2011 to 3.8% in 2014 with an average of 3.1% over the last ten years.

Non-Market[1] Housing Supply (Section 3.3)
There are a range of non-market housing options in the Municipality, including 4,122 public housing units and almost 500 rent supplement units. Despite the large number of subsidized housing units,

[1] Non-market housing is made up of temporary accommodation as well as permanent. Permanent non-market housing includes subsidized housing which is rental housing with monthly rent rates geared-to-income or below-market rates. This stock includes public housing units and rent supplement units. Non-market housing also includes supportive and supported housing for people who cannot live independently and who require supports in addition to accommodation.

there are over 2,200 applicants on the waiting list for subsidized housing with senior applicants making up just over half of all applicants on the waiting list. There are also 1,031 co-operative units, some of which have rent supplement agreements with Housing Nova Scotia.

There are 176 permanent supported and supportive housing units and an additional 137 transitional/ non-permanent supportive units for individuals who require supports to live independently.

There are 206 emergency shelter beds in the Municipality and shelter bed usage data shows a decrease in usage of these beds from 1,620 unique users in 2011 to 1,497 in 2014. The decrease can be partly attributed to the hiring of housing support workers to assist individuals and families who are at risk of homelessness.

There are also 548 seniors housing spaces[2] in the Municipality in 2014 as well as over 2,300 long term care beds. There are about 450 units specifically mandated for military personnel and their families which are provided by the Department of Defense. There are also approximately 3,450 student housing units/ beds from the three major universities in the area. These units/ beds meet the need of only a fraction of the over 33,600 undergraduate and graduate students in the Municipality in 2014. Most of these students find accommodation in the private rental market.

These trends show a need for options affordable to households with lower incomes, particularly considering the increasing average house prices and average market rents.

What is the Current Housing Gap?

Income Spent on Shelter (Section 4.1)

In 2011, just over a quarter (25.3%) of households in the Municipality was spending 30% or more of their household income on housing costs and 11.8% were spending 50% or more. A greater proportion of renters were facing housing affordability issues compared to owners (42.7% vs. 15.0%). There are also a number of population groups who are more likely to be facing housing affordability issues including: youth households (60.0% of all youth households); lone parent households (38.1%); one-person households (44.6%); non-family households with two or more people (34.2%); persons with disabilities (30.2%); recent immigrants (43.2%); and Aboriginal-led households (31.9%).

Core Housing Need (Section 4.2)

A household is said to be in core housing need if its housing falls below at least one of the adequacy, suitability or affordability standards and has to spend more than 30% of its before-tax income to pay the median rent of alternative housing in the area that meets the three standards of adequacy, suitability and affordability.

In 2011, 13.0% (20,415 households) of all households in the Municipality were in core housing need and most of these households (91.6%) were living in housing which fell below the affordability standard. It

[2] These spaces are those included in CMHC's annual seniors housing survey. To be included in this survey, a residence must have at least one unit that is not subsidized; have been in operation for at least one year; have at least five rental units; offer an onsite meal plan; not mandate high levels of health care to all of its residents; offer rental units; and have at least 50% of its residents who are 65 years or older.

should be noted that many individuals and families receiving income assistance fall into the category of core housing need by nature of their income levels.

There are also some households who are more likely to be in core housing need. For example, in 2011, there were 745 Aboriginal households in core need, making up 3.6% of all households in core housing need in the Municipality. Similarly, there were 5,200 senior households in core need, making up 25.5% of all households in core need.

Housing Affordability (Section 4.3)
When average house prices and average market rents are compared to house prices and rents affordable to households in each income decile, the data shows that average market rents in the Municipality are not affordable to households with incomes falling within the first two income deciles (about $29,500 or less in 2014).

Households with incomes in the first five income deciles (about $65,500 in 2014) would not be able to afford the average sale price of an existing home while households within the first six income deciles (about $80,200 in 2014) would not be able to afford the average sale price of a new home unless they had more than 10% of the purchase price as down payment.

Housing Gaps (Section 4.4 and 4.5)
The supply of housing in the Municipality is comprised of approximately 4% of non-market housing, 34% of market rental housing and 62% of market ownership housing. In comparison, 20% of all households in the Municipality, those with incomes falling within the first two income deciles, require non-market housing. There are also groups who have larger proportions of households with incomes falling within the first two income deciles and who would require non-market housing options including: lone parent households, one-person households, recent immigrants, persons with a disability, Aboriginal-led households, youth households, and senior-led households.

This analysis shows a need to increase the supply of non-market housing options for households with low incomes.

What will the Housing Market look like in the Next 5 and 10 Years? (Section 5.2)

- A shift in residential development to urban communities although infrastructure capacity has the potential to curb growth in areas identified for increased densities
- The aging of the population will require appropriate housing options, including mainstream housing options with Universal Design features, rental housing for both seniors with higher incomes as well as those with low incomes, and supportive and supported housing options for those who require supports to live independently
- The shift to smaller households will require a shift in development to smaller units (both in bedroom count and floor size)
- A shift in residential development to rental housing due to demographic, economic and lifestyle factors

- The demand for ownership housing is expected to continue at a lower rate due to demographic factors as well as the increasing house prices
- The need for non-market housing options will continue and is expected to increase as market house prices increase

1.0 Context and Background

1.1 STUDY BACKGROUND

Halifax is the largest municipality in Nova Scotia with an estimated population of 402,433[3] and 165,155 households in 2011 and an area of 5,491 square kilometres. The population density of the Municipality is 71.1 inhabitants per square kilometre. Between 2001 and 2011, the Municipality grew by 8.98% or 33,168 people. The municipality is home to many universities and colleges, a large defense base, and core federal and provincial offices.

The Halifax Regional Municipality (HRM) acknowledges that housing is a major determinant of the health and overall quality of life of its population. The HRM Municipal Land Use Policy and Housing Affordability report indicates a strong need for an affordable and diverse stock of housing to meet the needs of all residents. The Municipality's Regional Municipal Planning Strategy recognizes the role of the Municipality in supporting housing diversity and affordability for all socio-economic groups and for aging in place. Its key policy directions include effective land use regulation and supporting provincial and non-profit sector housing initiatives. The recently completed five year review of the Regional Plan confirmed the importance of housing affordability and social inclusion to the future growth and prosperity of the Municipality.

The Province (Housing Nova Scotia) is the primary government housing delivery agent in Nova Scotia. It relies heavily on federal housing-related funding to carry out its responsibilities. Housing Nova Scotia is a part of the Department of Community Services. Its core business functions, as set out in the corporation's 2015-16 business plan, are:

- Portfolio management
  - oversee the operations of housing authorities who manage the provincially owned public housing portfolio, including the provision of technical services
  - oversee the operations of the co-operative and non-profit housing portfolio
  - oversee remaining social housing portfolios (urban native and rural and native housing)
  - asset and risk management
- Acquisition and disposal of real estate
  - Land development – designing and constructing housing projects including mixed-income, mixed tenure developments
- Program delivery
  - Design and deliver a range of housing programs and services including social housing, affordable housing, development of new housing, home repair, renovation and adaptation, programs for home owners, landlords, seniors and persons with disabilities, home ownership options, and support for homeless individuals and individuals at risk of homelessness

[3] Adjusted population estimate for 2011 from Statistics Canada

There are five housing authorities that are responsible for the administration and management of provincially-owned public rental housing, including rent supplement units. The Metropolitan Regional Housing Authority has this responsibility within the Municipality.

The Housing Supply and Needs Assessment will be used to support and provide direction for the members of the Housing and Homelessness Partnership initiative, a multi-stakeholder group focused on affordable housing and homelessness in the Municipality. The Housing Supply and Needs Assessment is also intended to inform a wide range of service providers, landlords, private developers and other housing stakeholders in the Halifax region.

1.2 PURPOSE

The purpose of the Halifax Housing Needs Assessment is to identify the housing requirements in the Halifax region based on housing demand, supply, and estimates of future supply and demand trends over a five- and ten-year period at the regional level and at lower-level geographies.

Objectives

This Housing Needs Assessment analyzes the need and demand for housing across the full housing continuum within the identified communities and the Halifax region as a whole. The intent is to address the housing needs of all residents. This report looks at the role that housing can play in contributing to the long-term sustainability of all the communities within the Municipality.

1.3 STUDY APPROACH

The following research questions guided the development and organization of the housing supply and needs assessment:

1. What is the nature of the housing demand and need for housing in the municipality?
2. What is the nature of the housing supply in the municipality?
3. Based on the study findings, what is the current housing gap in the municipality and where is it located?
4. What will the housing market look like in the next five and ten years?

What is the nature of the housing demand and need in the Municipality?	What is the nature of the housing supply in the Municipality?	What is the current housing gap in the Municipality and where is it located?	What will the housing market look like in the next five and ten years?
Housing Demand Analysis	Housing Supply Analysis	Housing Affordability Analysis	Housing Gaps Analysis and Future Needs

Sources of Information and Data Limitations

Sources of information for this Housing Needs Assessment include Statistics Canada Community and Census Profiles, topic-based tabulations from the Census, and custom tabulations for 2001 Census and 2011 from the Census and National Household Survey. Other sources include data and information from Canada Mortgage and Housing Corporation, Housing Nova Scotia, the Department of Community Services, the Department of Health and Wellness, Employment and Social Development Canada and the Halifax Regional Municipality.

Wherever possible, the most current and reliable data and information sources were used in the study analysis, including adjusted population estimates and the most recent information from key stakeholders. Time series reporting and the level of detail can vary by source and these can influence the reliability of the data on which findings are based. For instance, Census reporting periods are every five years, with an associated lag for release of data after the actual Census year. While traditionally quite reliable, the lack of reporting between Census years requires interpretive trending in certain instances. Where estimates or projections are used due to data availability or limitations, these are noted in the analysis along with any assumptions that have been applied.

It should be noted that there may be some discrepancy in household and population counts due to the sources of data. For some tables/ charts, Statistics Canada Census data was used while for others, data from the National Household Survey was used. In addition, there may be discrepancies between data based on the mandatory portion of the Census compared to data taken from the 20% sample.

It should also be noted that 2011 data on households may not be directly comparable to 2001 and 2006 data as the 2011 data is from the National Household Survey, which is a voluntary survey.

Overall population and dwelling estimates are based on the 2009 estimates developed by Altus Consulting and included in the Regional Municipal Planning Strategy (2014). These take into account the under coverage of the 2006 Census and the updated population estimates provided by Statistics Canada. Unit allocations have been updated by HRM staff to more closely reflect actual housing starts and recent residential development trends with regard to dwelling units.

Stakeholder Consultations

Surveys were also undertaken with different stakeholder groups in the Municipality from January 23rd to February 13th, 2015 to acquire data and information on the inventory of supportive and other non-market housing, current and emerging housing issues and opportunities to address these issues. Three different types of surveys were sent out to stakeholders, who included non-profit housing and support service providers, builders, developers, private landlords, federal, provincial and municipal staff, and other housing stakeholders. A total of 107 private sector stakeholders were invited to complete the private sector survey and a total of 17 responded. The housing and support service provider survey was sent to 53 organizations and a total of 34 responded. The short survey was sent to 48 housing stakeholders including members of the Housing and Homelessness Partnership and a total of 27 responded. Information from the stakeholder surveys has been incorporated throughout the report and a summary of key points can be found in the Appendix.

A total of six focus group sessions with a wide range of stakeholders were undertaken on April 20th and 21st to discuss and validate preliminary findings, identify data and information gaps, and obtain further insight on emerging and future housing demand and supply gaps. A number of individual and group interviews were also undertaken by Municipal staff with some service providers and key informants from some communities that were found to have higher housing needs. A summary of key points from these discussions can be found in the Appendix.

Study Area

The study area for the Housing Needs Assessment uses data for the Halifax Census Metropolitan Area (CMA). In addition, the Municipality was divided into smaller study geographies to allow for a more detailed examination which takes into account the local context. The area for the Regional Centre includes the Halifax Peninsula and Dartmouth within the Circumferential Highway while the other geographies correspond to locally recognizable aggregations of census tracts. The ability to compare 2001 and 2011 data was also taken into account when the study geographies were chosen. The study geographies are:

Urban Communities

These are the communities within the 2014 Halifax Regional Plan Urban Service Boundary.

Regional Centre – Includes all lands on the Halifax Peninsula and within the Circumferential Highway in Dartmouth, centred on Halifax Harbour and containing the historical core of both Halifax and Dartmouth. It has a population of 94,330[4] and an average population density of 2,677 persons/square km. It includes many diverse neighbourhoods, institutions and employment centres.

Halifax Urban – Includes communities west of the Halifax Peninsula including Clayton Park, Spryfield, Fairview, and Timberlea. This mix of former Halifax County communities, post-war suburbs, and recently developed residential communities has a population of 77,890 and an average population density of 579 persons / square km.

[4] Population counts are based on Census custom tabulations.

Dartmouth Urban – Includes communities beyond the Circumferential Highway on the Dartmouth side of Halifax Harbour, such as Westphal, Port Wallace, Woodlawn, Cole Harbour and Eastern Passage. It has a population of 65,145 and average population density of 713 persons / square km.

Bedford / Sackville Urban – Includes the communities of Bedford and Lower Sackville and extends north to the boundary of the Fall River Area. The population of this area is 45,425 and the average population density is 925 persons / square km.

Rural Communities

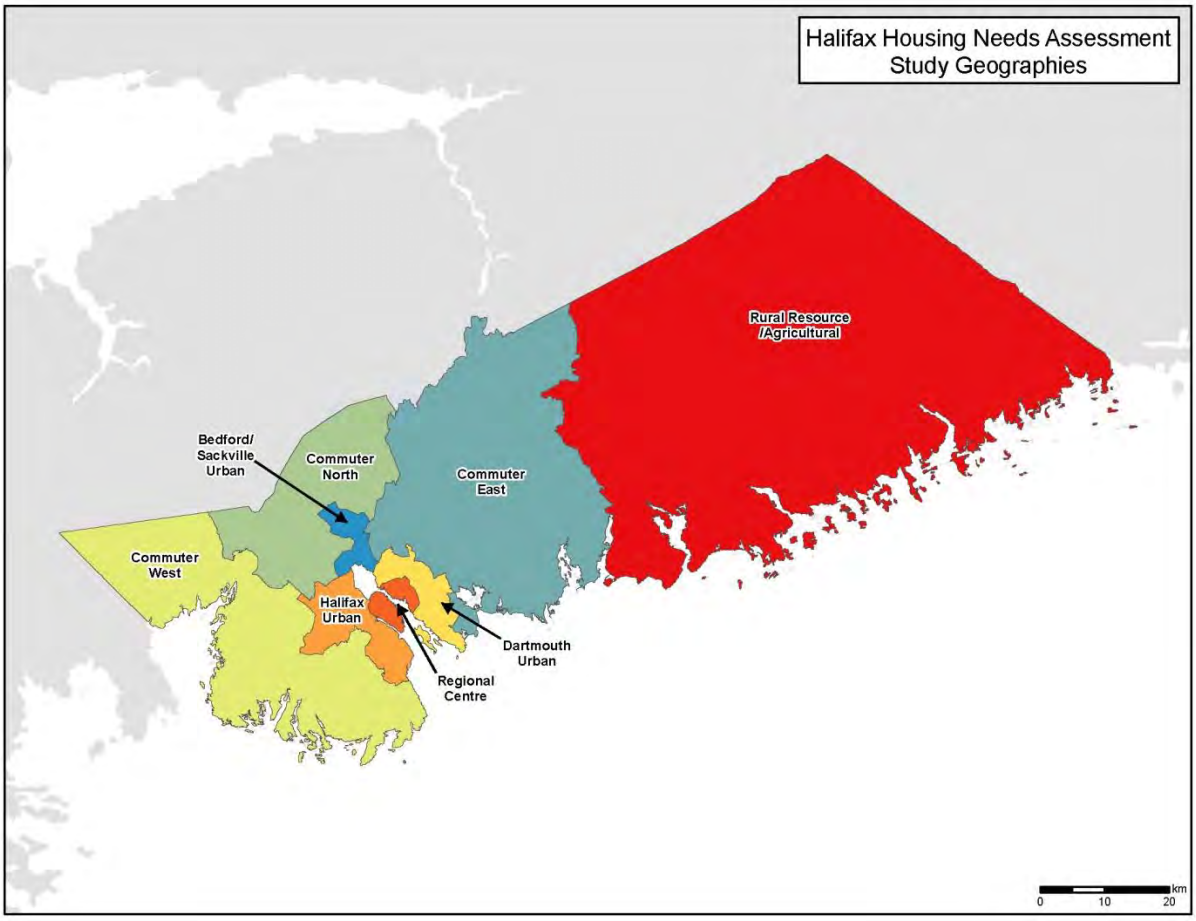
Commuter North – Includes communities of Middle and Upper Sackville, Beaver Bank, Hammonds Plains and Fall River. This area has a population of 37,480 and the average population density is 86 persons / square km.

Commuter West – Includes the communities on the Chebucto Peninsula such as St. Margaret's Bay, Upper Tantallon, Tantallon Crossroads, Herring Cove, Prospect, and Hubbards. The population of this area is 24,400 and the average population density is 25 persons / square km.

Commuter East – Includes communities along the 107 highway such as Cherry Brook, North Preston, East Preston, Lake Echo, Porters Lake, and Musquodoboit Harbour and lands between the Stanfield International Airport and Highway 357. The population of this area is 30,360 and the average population density is 26 persons / square km.

Rural Resource/Agricultural – Includes rural communities east of Musquodoboit Harbour, including Sheet Harbour, Jeddore, Tangier, and Ecum Secum at the eastern boundary of the Municipality, and communities in the Musqouodoboit Valley. The population of this area is 9,515 and the average population density is 3 persons /square km.

Figure 1: Housing Supply and Needs Assessment Study Geographies



Comparator Municipalities

For the purposes of the study, data for Nova Scotia and for Nova Scotia (outside Halifax CMA) will often be used for comparison with the Halifax CMA. In addition, readily available data for comparable municipalities was also presented. These comparable municipalities are: Victoria, Regina, London, Quebec, St. John's, Edmonton and Moncton.

Housing Continuum

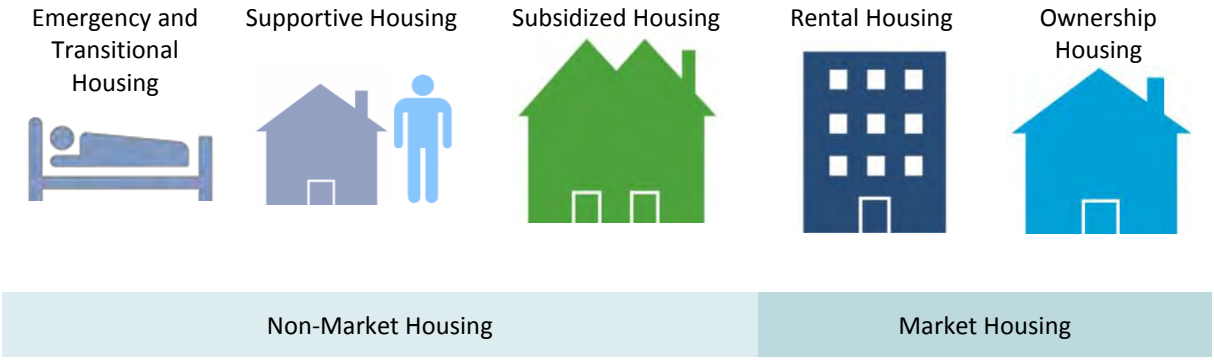
The Needs Assessment focuses on the housing gaps as they can be found across the CMHC housing continuum, which covers the range of housing options in Halifax.

The housing market can be viewed as a continuum where the supply of housing responds to the range of housing demand in a community. However, due to a range of social, economic, and geographic factors, the full range of housing needs in a community are not always met in the private housing market. This is

particularly the case for individuals and families with low incomes or persons with special housing needs. Instead, the housing needs of these individuals and families are often met by non-market housing provided by the public and not-for-profit sectors.

The different elements of the housing continuum include:

- Non-Market Housing
  - Emergency shelters are immediate temporary accommodation for the homeless or those in need of a place to stay in an emergency situation. They provide short-term temporary housing.
  - Transitional housing provides temporary housing for certain segments of the population, including those that work and are homeless and families fleeing violence, and is set up to transition residents into permanent housing. It is an intermediate step between shelters and permanent housing that acts as stable housing with support services provided either on or off-site.
  - Supportive housing is non-market housing that, in addition to a rental subsidy to make it affordable, also includes ongoing and targeted support services for residents who cannot live independently due to health problems or disability. This housing type can be provided in congregate settings or in scattered apartments and acts as permanent housing.
  - Subsidized housing is housing provided to low and moderate income households, usually subsidized through a variety of mechanisms. It includes publicly provided housing, rent supplements, co-ops and non-profit housing.
  - Public housing is subsidized housing owned and operated by the Metro Regional Authority.
- Market Housing
  - Market rental housing consists mainly of purpose-built private sector rental apartments, secondary rental units and rented condominium units. Secondary rental units include a rented single detached dwelling, semi-detached dwelling, duplex, town housing unit or accessory rental units within these dwellings.
  - Market ownership refers primarily to single family dwellings, semi-detached, duplexes and row house dwellings. It includes condominium ownership which may include a variety of housing types. Market ownership also includes households who are or have purchased their home with and without a mortgage[i].



2.0 Housing Demand Analysis

Population and household characteristics are important factors that influence housing demand in a community. The following section provides a review and analysis of the demographic trends and their influences over time across the Halifax region. The key indicators examined include trends in the age of the population, trends in household size, tenure and make-up, household incomes and the economic context of the Municipality.

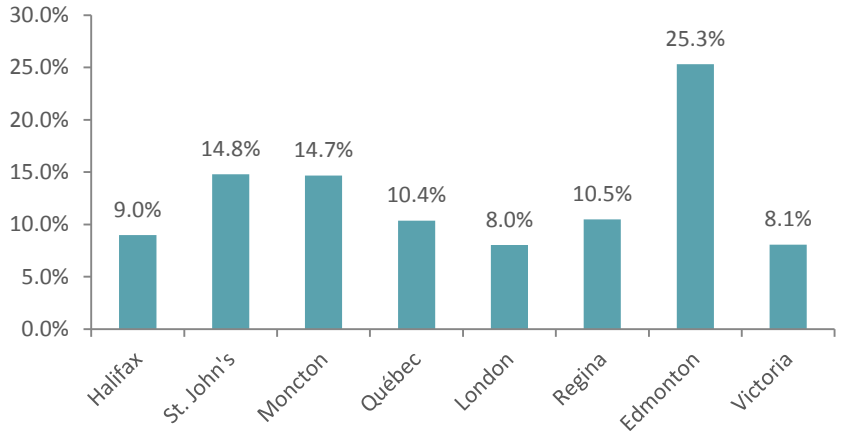
2.1 POPULATION TRENDS AND PROJECTIONS

Population characteristics, such as age and composition of the population are important factors that influence the demand for housing in a community.

Population Growth

According to Statistics Canada's adjusted population counts, the population of the Halifax region increased by 33,168 people from 369,265 in 2001 to 402,433 in 2011; increasing by 9.0%. This rate of growth is higher than that experienced in Regina and Victoria but lower than all other comparable CMAs during the same time period. In spite of the lower growth rate, Halifax's population is continuing to grow. The adjusted population estimates from Statistics Canada shows that the Municipality had 414,398[ii] people in 2014, an increase of 2.97% or 11,965 people from 2011 to 2014.

Figure 2: Percentage Growth in Population (Adjusted Population Counts) for Halifax and Comparable Census Metropolitan Areas; 2001 to 2011

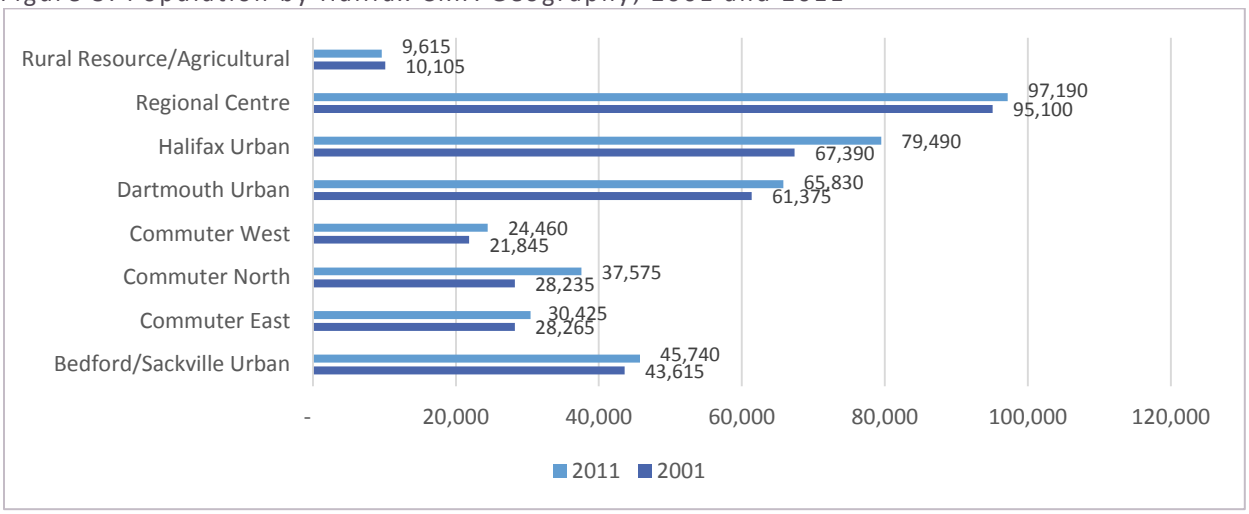


Source: Statistics Canada. Table 051-0056

While the Regional Centre has the largest number of people, this area experienced the smallest rate of growth from 2001 to 2011; growing by only 2.2% or 2,090 people. In contrast, the Commuter North saw the largest rate of growth, increasing by 9,340 people of 33.1% from 2001 to 2011. The Halifax Urban

area also saw significant growth during this period, growing by 18.0% or 12,100 people. In contrast, the Rural Resource/ Agricultural area saw a decrease in its population; decreasing by 4.8% or 490 people. The proximity of the Halifax Urban and Commuter North areas to the Regional Centre, with its concentration of employment, services and amenities would partly explain the increase in population in these areas and the decrease in the population in the Rural Resource/ Agricultural area.

Figure 3: Population by Halifax CMA Geography; 2001 and 2011



Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

Based on the 2009 Altus projections which have been incorporated into the Regional Plan as well as calculations by the Municipality's Planning and Development Department, the population of the Municipality is projected to grow to about 434,074 by 2019 and to 449,408 by 2024.

There are more immigrants who are coming into the province and many are settling in the Municipality. In 2014, 2,661 newcomers settled in the province. This included 717 people who came through the Nova Scotia Nominee Program. Data from Statistics Canada shows a 71% retention rate for immigrants who arrived in Nova Scotia in the period from 2007-2011. Some recent measures that contribute to this trend include the launch of the Nova Scotia Demand: Express Entry stream to facilitate the entry of skilled and educated immigrants in response to labour market demands. Additionally, in June 2014, the province changed the Provincial Nominee Program to ensure that international students who want to stay in Nova Scotia have a way to do so[iii].

Statistics Canada data shows that although there are people moving to other parts of the province and other parts of the country, in general, there is net positive number of people coming into the Municipality.

Table 1: Trends in Annual Number of Immigrants and Emigrants in Halifax CMA; 2001 - 2013

	Immigrants	Emigrants	Immigrants vs. Emigrants	Net Interprovincial Migration[5]	Net Intraprovincial Migration[6]
2001-2002	1,313	557	756	400	979
2006-2007	2,227	736	1,491	-867	1,338
2012-2013	2,175	844	1,331	125	1,417

Source: Statistics Canada, Components of Population Growth, CANSIM 051-0063, 2001-2014

Age of Population

In 2011, seniors 65 years and older made up 13.1% of the total population in Halifax compared with 14.8% for the country as a whole. The population aged 55 to 64 years saw the largest increase from 2001 to 2011, increasing by 60%. The next largest increase was in the population aged 85 years and older, increasing by 52% from 2001 to 2011. This trend is expected to continue, with the share of the older adult population (55 years and older) increasing from just over a fifth in 2011 to about a third of the total population of the Municipality in 2024 (as indicated in Table 3). The trend toward an aging population is expected to continue and suggests a need for housing options that are suitable for this population group.

In contrast, the working age population, aged 35 to 44 years, saw a decrease of 16% or more than 10,000 people from 2001 to 2011. Similarly, the population 0 to 14 years saw a 10% decrease (6,385 children) from 2001 to 2011.

While the senior population in Halifax saw the largest increase from 2001 to 2011, the median age in Halifax is lower compared to the rest of the province and the country. In 2011, the median age in the Halifax CMA was 39.9 years compared to 43.7 years for Nova Scotia and 40.6 years for Canada[iv].

Table 2: Age of Population for Halifax CMA; 2001 and 2011

	2001		2011		% Change
0 to 14	66,005	18.4%	59,620	15.3%	-10%
15 to 19	22,915	6.4%	23,885	6.1%	4%
20 to 24	26,560	7.4%	31,245	8.0%	18%
25 to 34	54,045	15.0%	54,340	13.9%	1%
35 to 44	64,510	18.0%	54,335	13.9%	-16%
45 to 54	53,600	14.9%	64,685	16.6%	21%
55 to 64	32,020	8.9%	51,115	13.1%	60%

[5] Interprovincial migration is the movement of population between Nova Scotia and the rest of Canada. Net interprovincial migration is the difference between the number of people entering Nova Scotia from the rest of Canada and the number of people leaving Nova Scotia for elsewhere in Canada.

[6] Intraprovincial migration is the movement of population between the census divisions within Nova Scotia. Net intraprovincial migration for a given census division is the difference between the number of people moving from the rest of Nova Scotia to this census division and the number of people leaving for elsewhere in the province.

	2001		2011		% Change
65 to 74	21,555	6.0%	28,675	7.3%	33%
75 to 84	13,590	3.8%	15,775	4.0%	16%
85+	4,385	1.2%	6,655	1.7%	52%
Total	**359,185**		**390,325**		**9%**

Source: Statistics Canada Census Custom Tabulations based on Community Profiles data, 2001 and 2011

The Conference Board of Canada predicts that Halifax's economy will expand by 3.1% in 2015 and by 2.8% in 2016. Increases in the manufacturing sector due to work on the Irving Shipbuilding project and strength in the construction sector are noted[v].

As of April 2014, there were approximately 14,000 students[7] studying at universities in the Municipality who are from outside of Nova Scotia and it is expected that more than 25% of these students will remain in the Municipality after graduation. In addition, research shows that about 40% of international students (currently at 4,771 students) attending the region's universities are interested in staying in Canada and about 65% of that group are interested in staying in the Halifax region after graduation[vi]. This will contribute to population growth, particularly for the working age population.

Population projections undertaken by the Altus Group and adopted in the Regional Plan show that while the overall population will increase, a greater increase will be seen in the older age groups. Population projections for 2014 and 2024 show that the population 24 years or younger will experience a slight decrease. In contrast, the population aged 55 years and older will experience an increase from 2014 to 2024. The highest increase will be seen in the 65 to 74 age group, which is expected to increase by about 14,000; increasing from 8.4% of the population in 2014 to 9.9% in 2024.

The following table also shows the projected number of dwellings to 2026. These projections for dwelling units have been updated to reflect development trends from 2006-2014 of approximately 2,000 units per year with the general split of 48% of all new construction being in the form of apartments, 6% row, and 46% singles and semis. Based on this, over the next 10 years Halifax can be expected to add approximately 20,000 units including approximately 9,700 apartment units. This may still be a conservative estimate, as apartment construction in recent years was at about 60% of all starts.

Table 3: Summary of Population and Dwelling Projections for the Halifax Regional Municipality; 2019, 2024 and 2026

	2011	2014	2019	2024	2026
Population					
0-14	61,469	62,664	65,652	67,797	68,283
15-19	24,626	23,469	22,114	22,401	22,863
20-24	32,241	32,537	31,512	29,693	29,047
25-34	56,025	60,224	64,864	64,446	63,378

[7] It should be noted that population and household counts may not include students as the universe includes only usual residents, which is defined by Statistics Canada as those who live in a dwelling permanently.

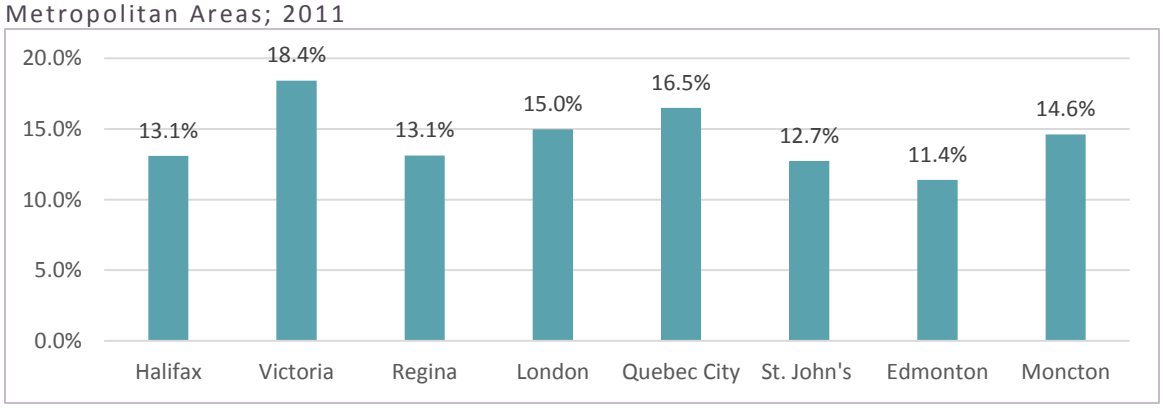
35-44	56,020	55,987	59,046	64,723	67,165
45-54	66,691	64,556	59,962	57,601	57,467
55-64	52,700	55,961	60,601	60,165	58,805
65-74	29,564	34,890	42,900	48,896	50,928
75-84	16,264	17,035	19,820	25,315	27,977
85+	6,861	7,075	7,603	8,371	8,715
TOTAL	**402,434**	**414,398**	**434,074**	**449,408**	**454,628**

Dwelling Type	2011-2014 (Actual)	2015-2019 (5 years)	2020-2024 (5 years)	2025-2026 (1 year)	2011-2026 (Total)
Singles and Semis	3,630	4,655	4,655	934	13,875
Row	579	607	607	122	1,915
Apt and Other	5,699	4,858	4,858	975	16,389
Singles and Semis	9,908	10,120	10,120	2,031	32,179

Source: Halifax Regional Municipality Planning and Development Department based on Altus Group (2009). Employment, Population and Housing Projections Halifax Regional Municipality: An Update. Overall population and dwelling projections are consistent with the Regional Municipal Planning Strategy (2014), but dwelling splits have been updated by HRM staff to more closely reflect development trends with respect to dwelling units from 2006-2014: 48% for apartments, 6% for rows and 46% for singles and semis.

When the proportion of seniors (those 65 years and older) in the Municipality (13.1%) is evaluated against comparable municipalities, the Municipality has a larger proportion of seniors compared to St. John's (12.7%) and Edmonton (11.4%). It has the same proportion as Regina (13.1%) and a smaller proportion compared to Victoria (18.4%), London (15.0%), Quebec (16.5%), and Moncton (14.6%). As previously mentioned, the proportion of seniors in the Municipality is lower than the proportion in the country as a whole (14.8% for Canada).

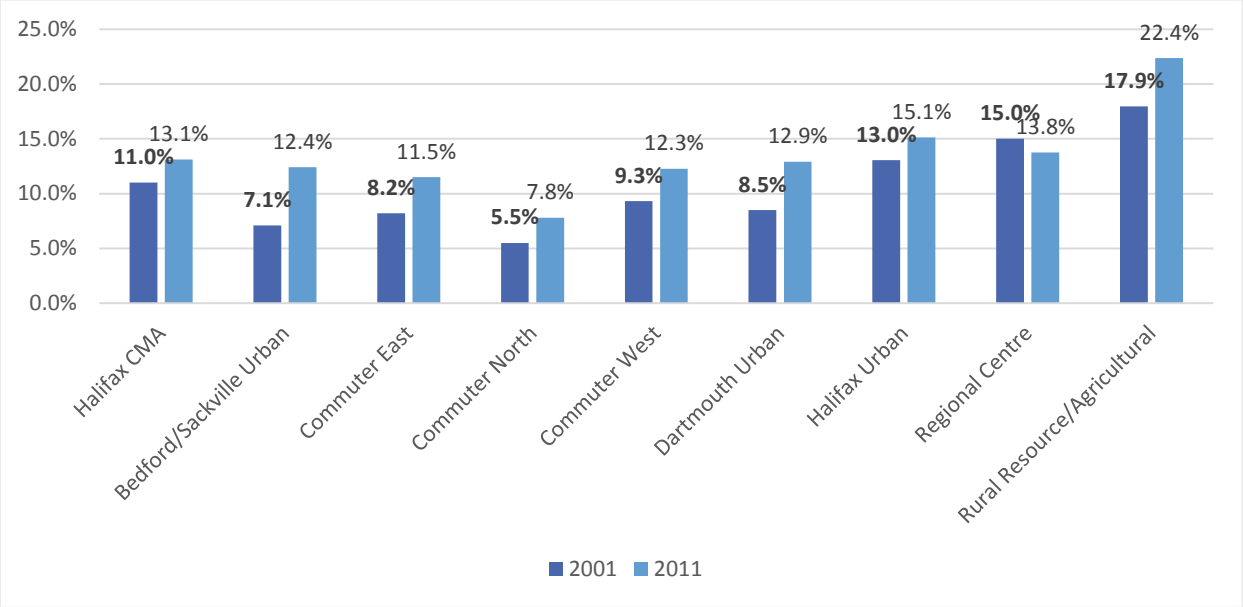
Figure 4: Percentage of Population Aged 65+ for Halifax and Comparable Census Metropolitan Areas; 2011



Source: Statistics Canada Community and Census Profiles, 2001 and 2011, Catalogue no. 98-316-XWE.

The share of the senior population increased for all areas in the Halifax region except for the Regional Centre, with the highest increase seen in the Bedford/ Sackville Urban area (increasing by 5.3%) followed by the Dartmouth Urban area (4.4%). In terms of the overall share, the Rural Resource/ Agricultural area has the largest proportion of seniors, with more than a fifth (22.4%) of its 2011 population being a senior. This is followed by the Halifax Urban area at 15.1% of the total population in 2011.

Figure 5: Percentage of Senior Population (Aged 65+) for all Halifax CMA Geographies; 2001 and 2011



Source: Statistics Canada Census Custom Tabulations, 2001 and 2011; SHS Calculations[8], 2015

While a proportion of seniors will move to collective dwellings such as nursing homes, group homes and health care-related facilities, most seniors will opt to stay in their private homes, particularly those in the younger age groups (i.e. 65-74 years). This is supported by the fact that although Nova Scotia has the largest proportion of seniors among the provinces (18.3% in 2014), only 6.2% of all seniors lived in collective dwellings in 2011 compared to 7.9% for Canada as a whole[vii]. This suggests that housing options which are appropriate for seniors and aging at home will be required in all areas of the Municipality, although certain areas such as the urban communities and the Rural Resource/ Agricultural area will require a larger proportion of these housing types to facilitate aging at home.

Specific Population Groups

In 2011, there were 9,650 people reporting Aboriginal identity in the Municipality, making up 2.5% of the total population and increasing from 5,320 people in 2006. This proportion is smaller than the proportion of Aboriginal peoples living in the province as a whole (3.7% in 2011). Over a quarter (27.0%)

[8] Population projections are based on historical population trends, and also take into account predicted major employment growth/decline

of Aboriginal Peoples live in the Regional Centre and just under a fifth (19%) live in the Halifax Urban Area. It should also be noted that, in general, the Aboriginal population is younger. In 2011, 18.9% were under 15 years compared to 15.4% of the non-Aboriginal population[viii].

Table 4: Proportion of Total Aboriginal Population in Halifax CMA Geographies; 2011

	Proportion of Total Aboriginal Population
Bedford/Sackville	12.7%
Commuter East	8.0%
Commuter North	9.2%
Commuter West	3.6%
Dartmouth Urban	16.1%
Halifax Urban	19.2%
Regional Centre	27.5%
Rural Resource/Agricultural	3.8%
Halifax CMA	100%

Source: Statistics Canada Custom Tabulations, 2011

In 2011, there were 35,040 people (making up 9.1% of the total population) were visible minorities. Of these, 13,780 people self-identified as Black, making up 39.3% of the total visible minority population in the Municipality[ix]. African Nova Scotians make up the largest racially visible group in Nova Scotia and make up 2.3% of the total Nova Scotian population[x]. According to Statistics Canada's National Household Survey, there are 10,240 people in the Halifax CMA reporting African origins in 2011, making up 2.7% of the total population. Almost a third of African Nova Scotians live in the Regional Centre (31.5%), almost a fifth (19.6%) live in the Halifax Urban area and 18.5% live in the Dartmouth Urban area. Traditional African Nova Scotian communities continue to exist in North Preston, East Prestion, Cherry Brook/ Lake Loon, Upper Hammonds Plains, Lucasville, Beechville and Sackville. A significant African Nova Scotian community exists in the North End of Halifax, including Maynard Street, Uniacke Square and Mulgrave Park which include former residents and descendants of Africville.

Table 5: Proportion of Total African Nova Scotian Population in Halifax CMA; 2011

	Proportion of Total African Nova Scotian Population
Bedford/Sackville	6.3%
Commuter East	16.9%
Commuter North	5.7%
Commuter West	1.1%
Dartmouth Urban	18.5%
Halifax Urban	19.6%
Regional Centre	31.5%
Rural Resource/Agricultural	0.5%
Halifax CMA	100%

Source: Statistics Canada Custom Tabulations, 2011

2.2 HOUSEHOLD TRENDS AND PROJECTIONS

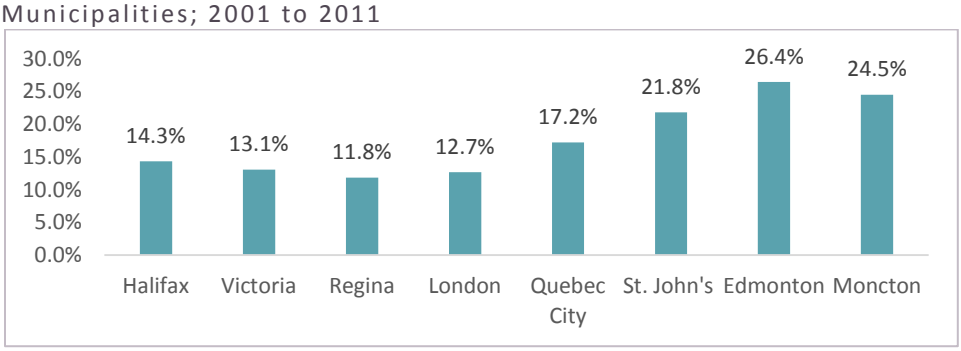
While overall population is an important indicator of housing need and demand, the characteristics of households are more directly related to housing need and demand. Each household requires a dwelling unit. As such, it is important to understand the trends in the number, tenure, size and type of households in a community. Examining household trends and characteristics can help more clearly project future housing demand and the form it will take. These characteristics are discussed in greater detail in this section.

Household Growth

The number of households in the Halifax region increased by 20,720 households or 14.3%, from 144,435 in 2001 to 165,155 in 2011. The number of households increased by 10,610 or 7.3% from 2001 to 2006 and 10,110 or 6.5% from 2006 to 2011. When compared to adjusted population counts, the population increased by 8.98% from 2001 to 2011, which is lower than the rate of growth in the number of households. This suggests an increase in smaller households and a corresponding need for smaller housing options.

This rate of growth of 14.3% in the number of households is higher than that seen in Victoria, Regina and London but lower than that seen in Quebec, St. John's, Edmonton and Moncton. When compared to the province as a whole, Halifax saw a higher rate of increase in the number of households from 2001 to 2011, increasing by 14.3% compared to an increase of 8.4% for Nova Scotia. The difference is even more significant when the household growth rate for the Municipality is compared to the rest of Nova Scotia (not including the Halifax region) where an increase of 9,540 households or 4.4% was seen from 2001 to 2011 compared to 20,720 households or 14.3% for Halifax during the same time period.

Figure 6: Rate of Growth in the Number of Households for Halifax CMA and Comparator Municipalities; 2001 to 2011

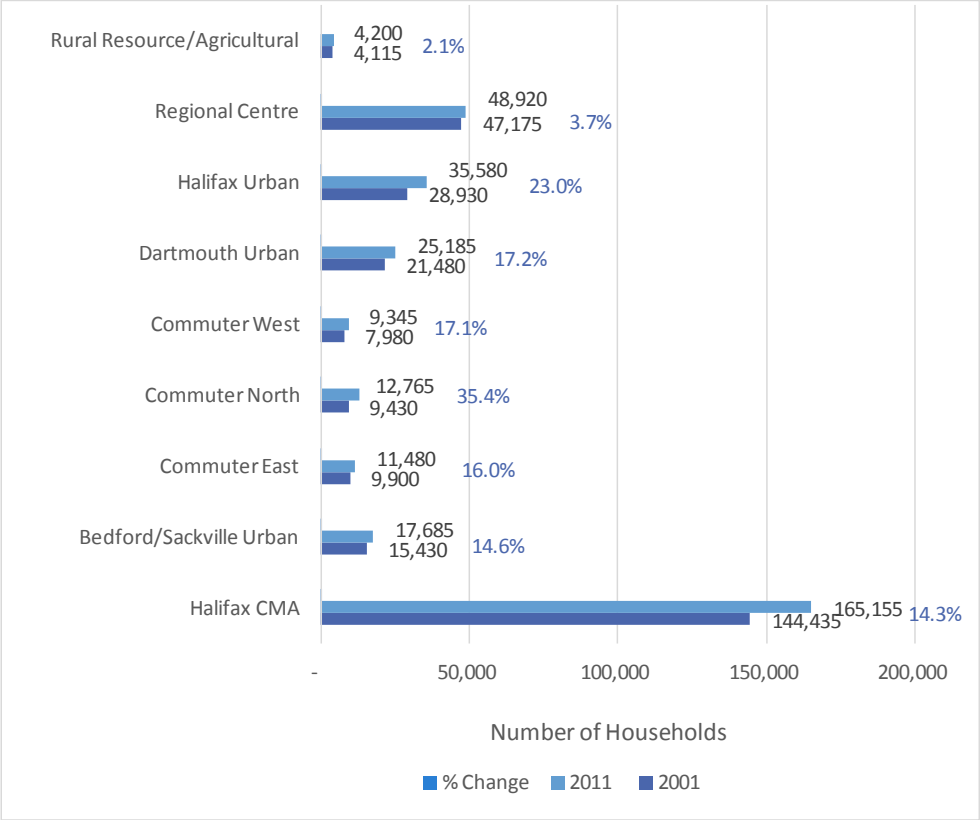


Source: Statistics Canada Community and Census Profiles, 2001 and 2011, Catalogue no. 98-316-XWE.

Households by Geography

As expected, the Regional Centre has the largest number of households compared to the other areas in the Halifax region, with 48,920 households in 2011. This increased by 1,745 households or 3.7% from 2001. While the Regional Centre has the largest number of households, it experienced the second lowest rate of growth in the different areas of the Municipality. Similar to population trends, the Commuter North saw the highest rate of increase in the number of households, increasing by 35.4%. The second highest rate of increase was in the Halifax Urban area, increasing by 23.0% from 2001 to 2011. The Rural Resource / Agricultural area saw the lowest rate of growth at 2.1% (85 households) during the same time period. Municipal staff noted that the Regional Centre does not seem to attract families due to the limited availability of low density housing types in the area, and the perception of limited services and amenities for families, and more affordable housing options in the surrounding areas.

Figure 7: Number of Households for Halifax CMA Geographies; 2001 and 2011



Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

Household by Age of Household Maintainer

Households led by individuals aged 35 to 44 years saw the largest decrease from 2001 to 2011, decreasing by 5,575 households while the share of this group decreased by 6.4%. Economic conditions during the period resulted in a proportion of the working age population moving to find better job

opportunities outside of the Halifax region although recent economic trends indicate that this trend will not continue.

The largest increase was seen in households led by individuals 55 to 64 years, increasing by 11,220 households. The overall share of this group increased from 13.1% of all households in 2001 to 18.2% of all households in 2011. Households led by those 45 to 54 years also saw a significant increase, increasing by 7,300 households or from 21.0% of all households in 2001 to 22.8% in 2011. Households led by those 65 years and older increased by 5,960 households during the same time period. The increase in the number of households led by seniors (65 and older) suggests a need for housing options that would be appropriate for seniors and aging in place. These trends also point to a need for housing options for households who may be downsizing as their children move out but who may still be working and, thus, need to be within commuting distance to employment areas. This trend also suggests that the need for senior housing options may not be urgent but will continue to increase in the next twenty years.

Table 6: Households by Age of Household Maintainer for Halifax CMA; 2001 and 2011

	2001		2011		Change 2001-2011	
	#	%	#	%	#	%
Under 25 years	8,270	5.7%	9,780	5.9%	1,510	18.3%
25 to 34 years	26,265	18.2%	26,570	16.1%	305	1.2%
35 to 44 years	35,215	24.4%	29,640	17.9%	-5,575	-15.8%
45 to 54 years	30,345	21.0%	37,645	22.8%	7,300	24.1%
55 to 64 years	18,870	13.1%	30,090	18.2%	11,220	59.5%
65 to 74 years	13,765	9.5%	17,595	10.7%	3,830	27.8%
75 years +	11,700	8.1%	13,830	8.4%	2,130	18.2%

Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

Households by Size

The number of one- and two-person households in Halifax saw the largest increase between 2001 and 2011. One-person households increased by 24.7% or 9,255 households while two-person households increased by 22.2% of 11,000 households. In contrast, households with four or more people decreased by 1,725 households or 5.3% during the same time period.

Table 7: Household Counts by Size for Halifax CMA; 2001 and 2011

	2001		2011		Change 2001-2011	
	#	%	#	%	#	%
1 Person	37,535	26.0%	46,790	28.3%	9,255	24.7%
2 Persons	49,585	34.3%	60,585	36.7%	11,000	22.2%
3 Persons	24,880	17.2%	27,060	16.4%	2,180	8.8%
4 Persons	22,145	15.3%	21,465	13.0%	-680	-3.1%
5 Persons	7,695	5.3%	6,805	4.1%	-890	-11.6%
6 or more Persons	2,600	1.8%	2,445	1.5%	-155	-6.0%
Total	144,440	100.0%	165,150	100.0%	20,710	14.3%

Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

Two-person households had the largest share or households in Halifax, making up 36.7% of all households in 2011 and increasing from 34.3% in 2001. The Rural Resource/ Agricultural area had the largest share of two-person households at 42.5% compared to the other areas of the region while the Commuter North had the smallest proportion of two-person households at 33.2% in 2011.

Households with four or more persons made up 18.6% of all households in Halifax as a whole. The Commuter North had the largest proportion of these households at 35.9% of all households in the Commuter North. The Regional Centre had the smallest proportion of households with four or more persons, at 9.8% of all households in the Regional Centre in 2011. The cost of housing and availability of services and amenities for families influence a household's decision on where to locate. As such, the increasing cost of housing in the Regional Centre compared to surrounding communities explains to some extent the smaller proportion of larger households in the Regional Centre.

Figure 8: Proportion of Households by Household Size for all Halifax CMA Geographies; 2011

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6+ Persons
Bedford/Sackville	19.7%	37.4%	19.5%	16.5%	4.7%	2.2%
Commuter East	16.6%	38.0%	20.3%	17.5%	5.5%	2.2%
Commuter North	10.8%	33.2%	20.1%	26.2%	7.8%	1.9%
Commuter West	16.7%	40.3%	18.7%	17.2%	4.1%	2.9%
Dartmouth Urban	18.9%	36.9%	20.2%	16.9%	5.4%	1.8%
Halifax Urban	32.6%	37.5%	14.9%	10.3%	3.3%	1.3%
Regional Centre	42.9%	35.2%	12.2%	6.6%	2.5%	0.7%
Rural Resource/Agricultural	27.0%	42.5%	14.5%	10.1%	4.9%	1.0%
Halifax CMA	28.3%	36.7%	16.4%	13.0%	4.1%	1.5%

Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

Households by Type

Between 2001 and 2011, the largest rate of increase in household types in the Municipality was seen in the number of non-family[9] two or more person households, increasing by 34.6%. The next largest increase was seen in non-family one-person households, increasing by 24.6%. In terms of actual numbers, the largest increase was in non-family one-person households, increasing by 9,250 households followed by couples without children, increasing by 8,360 households from 2001 to 2011. These trends indicate a need for smaller housing options, particularly for one- and two-person households in the Municipality as a whole. This conclusion is supported by survey respondents from both the non-profit and private sectors who noted the increasing need for smaller options for single individuals.

Table 8: Households by Household Type for Halifax CMA; 2011

	2001		2011		Change 2001-2011	
	#	%	#	%	#	%
Couples without Children	34,970	24.2%	43,330	26.2%	8,360	23.9%
Couples with Children	43,300	30.0%	41,775	25.3%	-1,525	-3.5%
Lone Parents	13,385	9.3%	14,185	8.6%	800	6.0%
Multiple and Other Families	7,280	5.0%	8,355	5.1%	1,075	14.8%
Non-Family One-person	37,535	26.0%	46,785	28.3%	9,250	24.6%
Non-Families (2+ Persons)	7,965	5.5%	10,720	6.5%	2,755	34.6%
Total	**144,435**	**100.0%**	**165,150**	**100.0%**	**20,715**	**14.3%**

Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

There were noticeable differences in household composition in the different areas of the Municipality. Couples without children made up the largest proportion of households (42.9%) in the Rural Resource/ Agricultural area in 2011 while non-family two-person or more households made up the smallest proportion (2.3%). It should also be noted that this area saw a 25.0% decrease (315 households) in couples with children.

Non-family one-person households made the largest proportion of households in the Regional Centre (42.9%). Couples without children made up the second largest proportion in the area (21.0%) although non-family two or more person households saw the largest increase between 2001 and 2011, increasing by 31.0% or 1,430 households. On the other hand, couples with children, lone parent households and multiple and other family households all saw a decrease in actual numbers and their share of total household counts in the Regional Centre. This data suggests that housing options for families may not be as prevalent in the Regional Centre. This may be due to a limited supply of housing appropriate for families or may be due to increasing costs of housing, making it more difficult to raise a family in the Regional Centre.

[9] Statistics Canada defines a non-family household as one person living alone in a private dwelling or a group of two or more people who share a private dwelling but who do not constitute a census family.

The Halifax Urban area saw very similar trends in household type to the Regional Centre. Non-family one-person households made up the largest proportion of households in this area (32.6%) and this household type also saw the largest increase in the number of households, increasing by 3,330 households from 2001 to 2011. Couples without children made up the second largest proportion of households (25.3%). Although couples with children still made up more than a fifth of all households in the Halifax Urban area (21.0%), this household type also experienced the smallest increase over the 2001 to 2011 time period, increasing by only 1.7%.

While couples with children made up the largest proportion of households in the Dartmouth Urban area in 2011, making up 32.5% of all households in the area, this household type lost 820 households (9.1%) over the 2001 to 2011 time period.

The largest proportion of households in the Commuter West were couples without children (34.7%) followed by couples with children (33.3%) although the second group saw a decrease in the number of households by 4.2% from 2001 to 2011. Similar to the other areas, the highest rate of change was seen in non-family one-person households (35.1%).

Couples with children made up more than a third (35.3%) of households in the Commuter East followed by couples without children (30.5%). While couples with children made up the largest proportion, this household type saw the smallest increase from 2001 to 2011, increasing by only 0.5% or 20 households. In terms of actual numbers, couples without children saw the largest increase at 675 households followed by non-family one-person households at 545 households from 2001 to 2011.

Similar to the Commuter East, Commuter North and Dartmouth Urban areas, couples with children made up the largest proportion of households in the Bedford/ Sackville Urban area. Also similar to the trends seen in the other areas, the household type saw a decrease of 860 households (13.3%) from 2001 to 2011. In terms of actual numbers, couples without children saw the largest increase (1,245 households) while non-family one-person households saw the highest rate of increase (52.0%).

This data shows that, in general, the proportion of families with children is decreasing while couples without children and non-family households – those living alone or with roommates – are increasing. On the other hand, focus group participants stated that larger families are more prevalent among Aboriginal, visible minority and recent immigrant households. This suggests a need to shift development toward housing options for smaller households while continuing to ensure the availability of options for larger households, particularly those with lower incomes.

It should also be noted that non-family one-person households made up the largest number and proportion of households in the Regional Centre and Halifax Urban. While this trend is to be expected within the city core, consideration should be given to ensuring that these areas remain complete communities, with housing options, amenities and services for all types of households.

Figure 9: Proportion of Households by Household Type for Halifax CMA Geographies; 2011

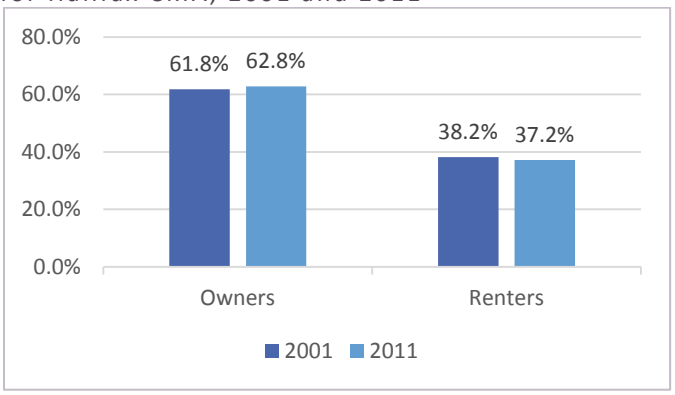
	Couples without Children	Couples with Children	Lone Parents	Multiple and Other Families	Non-Family (1 Person)	Non-Families (2+ Persons)
Bedford/Sackville Urban	28.6%	31.7%	9.8%	6.6%	19.7%	3.7%
Commuter East	30.5%	35.3%	7.9%	7.1%	16.6%	2.7%
Commuter North	28.7%	46.1%	6.7%	6.2%	10.8%	1.5%
Commuter West	34.7%	33.3%	7.2%	6.1%	16.7%	2.0%
Dartmouth Urban	28.3%	32.5%	10.4%	6.8%	18.9%	3.2%
Halifax Urban	25.3%	21.0%	9.9%	4.4%	32.6%	6.8%
Regional Centre	21.0%	13.4%	7.3%	3.1%	42.9%	12.3%
Rural Resource/Agricultural	35.3%	22.4%	7.6%	5.3%	27.1%	2.3%

Source: Statistics Canada Census Custom Tabulations, 2011

Household by Tenure

Homeowners made up the majority of households in the Municipality, with a slight increase in the proportion from 61.8% in 2001 to 62.8% in 2011. The proportion of homeowners in Halifax in 2011 is below the proportion for Nova Scotia as a whole (70.8%) as well as the rest of the province (not including HRM) which had 76.6% of households as homeowners. The trend toward homeownership is expected to continue although at a lower rate than in the past due to demographic factors (aging population wanting to downsize), economic factors (rising house prices) and life style choices (young adults preferring rental tenure).

Figure 10: Proportion of Households by Tenure for Halifax CMA; 2001 and 2011



Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

With regard to the different areas of the municipality, the Commuter West had the highest proportion of owners at 94.2%, increasing from 91.1% in 2001. In contrast, the Regional Centre had the smallest proportion of owners at 35.9%, decreasing from 36.9% in 2001. Similarly, Halifax Urban had 49.3% of all households as owners in 2011.

Figure 11: Proportion of Households by Tenure for Halifax CMA and all Geographies; 2011

	Owners	Renters
Halifax CMA	62.8%	37.2%
Bedford/Sackville	75.9%	24.1%
Commuter East	92.6%	7.4%
Commuter North	93.5%	6.6%
Commuter West	94.2%	5.8%
Dartmouth Urban	80.0%	19.9%
Halifax Urban	49.3%	50.7%
Regional Centre	35.9%	64.1%
Rural Resource/Agricultural	86.0%	13.8%

Source: Statistics Canada Census Custom Tabulations, 2011

Most areas in Halifax saw a larger rate of increase in owners compared to renters except for the Regional Centre and the Rural Resource/ Agricultural areas. In addition, the Commuter West area saw a decrease in the proportion of renters while the Commuter East saw no change in the proportion of renters from 2001 to 2011.

Table 9: Change in Proportion of Households by Tenure for Halifax CMA and all Geographies; 2001 to 2011

	Change 2001-2011	
	Owners	Renters
Halifax CMA	16.2%	11.3%
Bedford/Sackville	12.1%	23.3%
Commuter East	17.4%	0.0%
Commuter North	37.7%	11.3%
Commuter West	21.0%	-22.7%
Dartmouth Urban	18.2%	13.6%
Halifax Urban	23.7%	22.3%
Regional Centre	1.0%	5.3%
Rural/Agricultural	1.3%	10.5%

Source: Statistics Canada Census Custom Tabulations, 2011

Of the homeowners in Halifax, the large majority (76.0%) lived in single-detached homes while the smallest proportions lived in other single-attached houses (0.1%), apartments with five or more storeys (2.5%), and duplex apartments (2.5%). Similar to the trends seen in the Municipality as a whole, the majority of homeowners in the Regional Centre lived in single detached homes but the proportion was significantly lower, at 63.4% of owners in the area.

Households led by a person aged 45 to 54 made up the largest proportion of owners in the HRM in 2011. Households led by a person 25 to 34 made up the largest proportion of renters in the HRM during the same time period. (*Please refer to the Appendix for more detailed data tables)*

Aboriginal Households

In 2011, 2.3% of all households are were led by an Aboriginal person. The Rural Resource/ Agricultural area had the largest proportion of households led by an Aboriginal person (3.9%) while the Commuter West had the smallest proportion (1.3%) in 2011.

Table 10: Proportion of Aboriginal-led Households in the Halifax CMA and Geographies; 2011

	#	%
Halifax CMA	3,765	2.3%
Bedford/Sackville	435	2.5%
Commuter East	215	1.9%
Commuter North	345	2.7%
Commuter West	125	1.3%
Dartmouth Urban	500	2.0%
Halifax Urban	610	1.7%
Regional Centre	1,370	2.8%
Rural Resource/Agricultural	165	3.9%

Source: Statistics Canada Census Custom Tabulations, 2011

2.3 ECONOMIC CONTEXT

Changing economic conditions influence the demand for housing within a community, both in terms of the number of housing units required as well as the ability of households to afford housing in the community.

CMHC Housing Market Outlook (First Quarter 2015) forecasts record economic growth for Nova Scotia of 1.0% in 2015 and 1.2% in 2016[xi]. Similarly, the RBC Economic Outlook for the Atlantic Provinces expects real GDP will expand by 2.2% in 2015 and 2.1% in 2016. So far, the economic growth witnessed in Nova Scotia has been mainly due to strong growth in exports and natural gas production, which has compensated for soft employment and housing growth in 2014. For 2015 and 2016, forecasts indicate that the growth in the economy will be more broadly based, with the multi-year patrol ship contract accounting for the majority of the growth in the manufacturing sector.

The Halifax economy is diversified, with no single dominant industry. A 2014 report from the Greater Halifax Partnership, *The Halifax Index 2014*, notes that the economic diversity in Halifax is second among benchmark cities and is equivalent to Toronto. This report also shows that in 2013, the services sector drove Halifax's employment growth, with the strongest growth seen in three sectors: professional, scientific and technical services. Other sectors experiencing growth include business, building, retail and wholesale trade, and other support services. Sectors that experienced a decline include manufacturing;

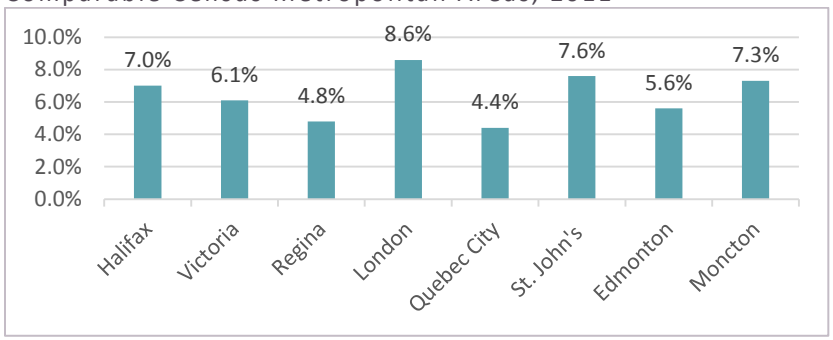
transportation and warehousing; finance, insurance, real estate and leasing; educational services; information, culture and recreation; accommodation and food services; and other services[xii].

Construction of the first Arctic Offshore Patrol Ship is expected to start in September 2015 and will provide a boost to the manufacturing industry. While the end of the refitting work on the shipyard itself will create a slowdown in the construction industry which was already experiencing a setback due to lower housing activity, work on other major projects such as the Maritime Link electric transmission project and the re-decking of the Macdonald Bridge in Halifax is expected to offset some of the slowdown being experienced[xiii].

Unemployment Rates and Labour Force Activity

In 2011, the unemployment rate in Halifax was 7.0%. This was higher than the unemployment rate in Victoria (6.1%), Regina (4.8%), Quebec (4.4%) and Edmonton (5.6%) but lower than the rate in London (8.6%), St. John's (7.6%) and Moncton (7.3%). This was also lower than the 10% unemployment rate for Nova Scotia as a whole.

Figure 12: Unemployment Rates for Halifax CMA and Comparable Census Metropolitan Areas, 2011



Source: Statistics Canada National Household Survey, 2011, Catalogue no. 99-004-XWE

CMHC forecasts an improvement in labour market conditions in 2015 and 2016, with employment increasing by about 0.5% in 2015 with a further increase of 0.8% in 2016 as private sector investment activity continues to grow[xiv]. According to Statistics Canada, the unemployment rate for Halifax in May 2015 was 7.0%, increasing by 0.2% from 6.8% in April 2015. Similarly, Canada had an unemployment rate of 6.8% for April and May 2015[xv].

Within the different areas of the Municipality, the Commuter North had the lowest unemployment rate in 2011 at 5% and the highest labour participant rate at 75%. The Rural Resource / Agricultural area had the highest unemployment rate at 11% and the lowest labour participation rate at 55%. The Regional Centre (9%) and Halifax Urban (8%) both had higher unemployment rates compared to the Municipality as a whole in 2011 and both these areas saw an increase in unemployment rates from 2001 to 2011. However, both these areas also saw the highest increase in the labour participation rate from 2001 to 2011, at 3% compared to only 1% in the Municipality as a whole. This increase in the labour participation rate may partly explain the higher unemployment rates in these areas as there are more people looking for jobs. It should also be noted that the Bedford/ Sackville Urban area and the

Commuter West both saw a 2% decrease in the labour participation rate from 2001 to 2011, indicating that employees are either moving out of the area or giving up on trying to find jobs.

Table 11: Participation and Unemployment Rates for all Halifax CMA Geographies; 2001 and 2011

	2001	2011	Change (2001-2011)
Nova Scotia			
Participation Rate	62%	63%	1.00%
Unemployment Rate	11%	10%	-1.00%
Halifax CMA			
Participation Rate	68%	69%	1.00%
Unemployment Rate	7%	7%	0.00%
Bedford/Sackville			
Participation Rate	72%	70%	-2.00%
Unemployment Rate	7%	6%	-1.00%
Commuter East			
Participation Rate	69%	70%	1.00%
Unemployment Rate	7%	6%	-1.00%
Commuter North			
Participation Rate	75%	75%	0.00%
Unemployment Rate	7%	5%	-2.00%
Commuter West			
Participation Rate	69%	67%	-2.00%
Unemployment Rate	7%	6%	-1.00%
Dartmouth Urban			
Participation Rate	71%	70%	-1.00%
Unemployment Rate	6%	6%	0.00%
Halifax Urban			
Participation Rate	66%	69%	3.00%
Unemployment Rate	7%	8%	1.00%
Regional Centre			
Participation Rate	65%	68%	3.00%
Unemployment Rate	8%	9%	1.00%
Rural/Agricultural			
Participation Rate	54%	55%	1.00%

	2001	2011	Change (2001-2011)
Unemployment Rate	11%	11%	0.00%

Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

Employment and Emerging Industries

There have been several changes to the economic context in Halifax in recent years, with the emergence of new industry opportunities. Natural gas production has increased but has not translated to job growth in the region. In turn, growth in the retail and housing market stalled[xvi].

The new IBM Canada Services Delivery Centre opened in Bedford in 2013 with about 90 staff on hand and an aggressive recruitment campaign underway. IBM expects to hire up to 500 employees within five years[xvii].

In March 2015 Royal Bank of Canada (RBC) announced it is expanding its Halifax operations by establishing a new finance-shared services centre in Bedford. The current recruitment program is for 150 new with an estimated potential for up to 500 new jobs within 10 years.

In April 2015 the Provincial government announced the former coast Guard lands on the Dartmouth Waterfront will be turned into an ocean innovation centre[xviii].

The Irving Shipbuilding contract with the federal government is expected to add about 1,000 jobs at the peak of construction with another 600 to 800 workers employed on other project. Most of this job growth will be seen in Halifax where five of the six patrol ships are being built. Construction on the first ship is expected to start in September 2015 and the program ends in 2022.

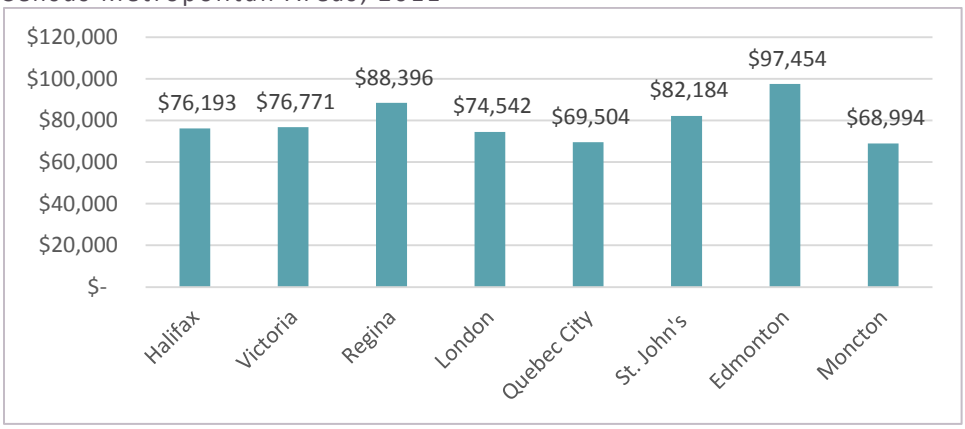
Emerging industries can also impact housing demand and vacancy rates in the Halifax area. Studies expect that once Irving Shipbuilding starts cutting steel, demand for housing may increase, pushing vacancy rates downward. A natural-resource-related event such as a major oil find in the Shelburne Basin could also increase the demand for housing in the Halifax area[xix].

Average and Median Household Income

The financial capacity of a household is an important element in determining housing need. By examining income trends and characteristics, it is possible to better identify what is affordable for households and what housing options are available to them within a community.

In 2011, the average household income in Halifax was $76,193. This was higher than the average household incomes in London, Quebec and Moncton and less than the average for Victoria, Regina, St. John's and Edmonton. When compared to the average household income for the province as a whole, the average in Halifax was $9,603 more than the average for Nova Scotia as a whole and $16,648 greater than the average for Nova Scotia not including Halifax. The average household incomes in Halifax increased by 35.2% from 2001 to 2011 while the median income increased by 32.2% during the same time period.

Figure 13: Average Household Income for Halifax CMA and Comparable Census Metropolitan Areas; 2011



Source: Statistics Canada National Household Survey, 2011, Catalogue no. 99-004-XWE

The highest average household income within the different areas of the Municipality was in the Commuter North as $103,413 in 2011. The lowest average household income was in the Rural Resource/ Agricultural area at $57,757 in 2011. The highest rate of increase in the average household income was seen in the Commuter North, increasing by 47.1% or $33,132 from 2001 to 2011. The smallest rate of increase was seen in the Halifax Urban area at 29.5%. Average household incomes in the Regional Centre saw the smallest increase in absolute dollars from 2001 to 2011, increasing by $15,112 although the rate of increase was slightly higher than that experienced in the Halifax Urban area, at 31.0%. It should also be noted that the Regional Centre has a wide range of income levels as it has a large proportion of non-market housing units as well as high end housing units.

Table 12: Average and Median Household Income for Nova Scotia, Halifax CMA, and Nova Scotia (outside Halifax CMA); 2001 and 2011

	2001	2011	Change 2001-2011	
Nova Scotia				
Average Income	$ 48,457	$ 66,590	18,133	37.4%
Median Income	$ 39,908	$ 53,606	13,698	34.3%
Halifax CMA				
Average Income	$ 56,361	$ 76,193	19,832	35.2%
Median Income	$ 46,941	$ 62,049	15,108	32.2%
Bedford/Sackville				
Average Income	$ 66,490	$ 87,748	21,258	32.0%
Median Income	$ 57,262	$ 73,785	16,523	28.9%
Commuter East				
Average Income	$ 59,617	$ 83,174	23,557	39.5%
Median Income	$ 54,281	$ 75,096	20,815	38.3%

	2001	2011	Change 2001-2011	
Commuter North				
Average Income	$ 70,281	$ 103,413	33,132	47.1%
Median Income	$ 64,817	$ 92,750	27,933	43.1%
Commuter West				
Average Income	$ 62,715	$ 86,527	23,812	38.0%
Median Income	$ 53,708	$ 76,075	22,367	41.6%
Dartmouth Urban				
Average Income	$ 62,695	$ 84,011	21,316	34.0%
Median Income	$ 58,345	$ 75,287	16,942	29.0%
Halifax Urban				
Average Income	$ 53,507	$ 69,318	15,811	29.5%
Median Income	$ 43,033	$ 55,578	12,545	29.2%
Regional Centre				
Average Income	$ 48,748	$ 63,860	15,112	31.0%
Median Income	$ 35,004	$ 44,827	9,823	28.1%
Rural/Agricultural				
Average Income	$ 40,606	$ 57,757	17,151	42.2%
Median Income	$ 34,812	$ 46,636	11,824	34.0%
Nova Scotia (outside Halifax)				
Average Income	$ 43,162	$ 59,545	16,383	38.0%
Median Income	$ 35,748	$ 48,790	13,042	36.5%

Source: Statistics Canada Census, Custom Tabulations, 2001 and 2011

Household Income Deciles

While figures for average household income provide a general sense of household income, looking at the distribution of income within the local context provides greater detail of the economic capacity of households in the Halifax region. Income deciles divide the total universe of households into ten equal portions of income groups. These deciles are used throughout the following analysis to provide a more detailed picture of the Region's household profile.

Table 13: Household Income Deciles for Halifax CMA, 2001 and 2011

	2001	2011
Decile 1	$12,438 and under	$16,176 and under
Decile 2	$12,349 to $20,906	$16,177 to $28,025
Decile 3	$20,907 to $29,459	$28,026 to $38,571
Decile 4	$29,460 to $38,153	$38,572 to $49,542
Decile 5	$38,154 to $46,941	$49,543 to $62,079
Decile 6	$46,942 to $56,147	$62,080 to $76,027

	2001	2011
Decile 7	$56,148 to $67,519	$76,028 to $91,919
Decile 8	$67,520 to $81,877	$91,920 to $113,272
Decile 9	$81,878 to $105,339	$113,273 to $147,644
Decile 10	$105,340 and over	$147,645 and over

Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

The Regional Centre had the largest proportion of households with lower incomes (incomes falling within the first three income deciles) at 43.5% of all households in 2011. The Rural Resource/ Agricultural area had the second largest proportion of households with lower incomes at 41.3% of all households in that area. Halifax Urban had 33.1% of all its households earning incomes within the first three income deciles. In contrast, the Commuter North had the smallest proportion of households with lower incomes at 14.6% of all households in the Commuter North.

The large proportion of households with lower incomes within the Regional Centre may be partly explained by the fact that a large number of households in this area are one-person and non-family households, who tend to earn less than family households. In addition, more than half of households (64.1%) in the Regional Centre are renters and renters tend to have lower incomes compared to owners. In contrast, the Commuter North had the largest proportion of homeowners at 93.5% of all households in the area.

Figure 14: Proportion of Households per Income Decile for Halifax CMA and its Geographies; 2011

	Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10
Halifax CMA	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
Bedford/Sackville Urban	5.5%	7.4%	8.8%	9.0%	11.2%	10.1%	12.5%	11.5%	11.3%	12.9%
Commuter East	5.4%	7.2%	7.9%	9.1%	10.2%	10.8%	14.3%	11.3%	13.5%	10.4%
Commuter North	4.3%	4.6%	5.8%	6.7%	6.5%	9.9%	11.6%	12.7%	16.3%	21.7%
Commuter West	5.2%	7.6%	7.3%	9.7%	9.5%	10.6%	10.5%	14.6%	14.8%	10.2%
Dartmouth Urban	5.5%	6.0%	8.0%	8.2%	11.0%	12.2%	11.6%	13.5%	12.9%	11.1%
Halifax Urban	9.8%	11.5%	11.8%	11.7%	10.1%	10.1%	9.8%	9.1%	8.4%	7.7%
Regional Centre	17.4%	13.9%	12.2%	10.9%	9.8%	8.6%	7.0%	6.8%	5.9%	7.4%

Source: Statistics Canada Census Custom Tabulations, 2011

Income Deciles by Household Size

One-person households in the Municipality had the largest proportion of households with lower incomes (falling within lowest three income deciles) at 59.5% of all one-person households. In contrast, almost three-quarters (74.8%) of five-person households had higher incomes (falling within the seventh to the 10th income deciles). More than a fifth (21.8%) of one-person households had incomes falling within the first income decile in 2011 and another fifth (21.3%) had incomes falling within the second income decile.

Table 14: Income Deciles by Household Size for Halifax CMA; 2011

	1-Person	2-Person	3-Person	4-Person	5-Person	6+ Person
Decile 1	21.8%	6.6%	5.5%	3.0%	0.9%	4.1%
Decile 2	21.3%	7.3%	4.7%	2.9%	2.1%	5.5%
Decile 3	16.4%	10.4%	5.7%	3.2%	3.7%	4.3%
Decile 4	13.0%	11.3%	7.6%	4.4%	6.5%	5.9%
Decile 5	10.2%	12.2%	9.5%	6.1%	4.8%	6.3%
Decile 6	7.7%	12.2%	11.0%	8.5%	7.4%	7.2%
Decile 7	4.9%	12.1%	12.4%	12.6%	9.8%	7.6%
Decile 8	2.5%	11.0%	14.7%	15.7%	16.5%	10.4%
Decile 9	1.3%	9.1%	15.4%	20.8%	18.4%	19.0%
Decile 10	1.0%	7.8%	13.5%	22.8%	30.1%	30.1%

Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

Income Deciles by Household Type

In 2011, couples with children living in the Municipality had the highest proportion (71.5%) of households earning higher incomes. In contrast, only 17.0% of all lone parent families earned higher incomes ($76,028 or higher in 2011). In addition, 14.6% of all lone parent families had incomes falling within the first income decile in 2011 compared to 3.5% of couples without children, 2.9% of couples with children, and 2.6% of multiple and other families.

Within the different areas of the Municipality, the Rural Resource/ Agricultural area had the largest proportion of couples without children earning lower incomes at 32.0% of all couples without children in that area. Similarly, the Regional Centre had 21.7% of all its couples without children earning lower incomes in 2011. In contrast, the Dartmouth Urban area and the Commuter North area had the smallest proportion of couples without children earning lower incomes, both at 11.3% of all couples without children in those areas. *(Please refer to the Appendix for detailed data tables)*

The Halifax Urban area had the largest proportion of couples with children earning lower incomes (12.3% of all couples with children in this area). This was followed by the Regional Centre (11.7%) and the Rural Resource/ Agricultural areas (11.1%). In contrast, the Dartmouth Urban area and the Commuter North area had the smallest proportion of couples with children with lower incomes, 4.6% and 4.8% of couples with children in those areas respectively.

Table 15: Income Deciles by Household Type for Halifax CMA; 2011

	Couples without Children	Couples with Children	Lone Parents	Multiple and Other Families
Decile 1	3.5%	2.9%	14.6%	2.6%
Decile 2	4.8%	2.0%	15.4%	2.8%
Decile 3	8.9%	3.1%	15.0%	3.9%
Decile 4	10.4%	4.8%	15.5%	5.4%
Decile 5	12.0%	6.8%	12.5%	7.1%
Decile 6	12.9%	8.9%	10.0%	11.3%
Decile 7	13.4%	12.4%	7.5%	11.9%
Decile 8	13.0%	16.5%	4.6%	16.1%
Decile 9	11.1%	20.3%	3.3%	17.9%
Decile 10	10.1%	22.3%	1.6%	21.1%

Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

Income Deciles by Age of Primary Household Maintainer

Households led by persons less than 25 years old had the highest proportion (65.9%) with lower household incomes (earning $38,571 or less in 2011). Of these households, 31.4% had incomes falling within the first income decile in 2011.

While seniors 65-74 years and 75 years and older had smaller proportions falling within the first income decile, 17.7% of seniors 65-74 years and 25.3% of seniors 75 years and older had incomes in the second decile.

Households led by persons 45 to 54 years had the highest proportion with higher incomes (falling within the 7th income decile and higher) (53.5%) followed by those aged 35 to 44 years (51.5%). Again, this is to be expected as these are the peak working years.

Table 16: Income Deciles by Age of Household Maintainer for Halifax CMA; 2011

	Under 25 Years	25 to 34 Years	35 to 44 Years	45 to 54 Years	55 to 64 Years	65 to 74 Years	75 Years and Over
Decile 1	31.4%	9.8%	7.6%	9.2%	11.9%	5.3%	4.6%
Decile 2	19.0%	10.0%	5.5%	5.2%	6.1%	17.7%	25.3%
Decile 3	15.5%	11.5%	6.8%	6.6%	8.6%	13.9%	17.9%
Decile 4	10.9%	10.5%	9.2%	7.9%	9.7%	12.6%	12.9%
Decile 5	7.1%	12.8%	9.0%	8.1%	9.8%	12.2%	12.2%
Decile 6	7.4%	11.9%	10.3%	9.6%	9.8%	10.2%	8.5%
Decile 7	3.5%	11.6%	10.9%	10.7%	10.4%	10.3%	6.2%
Decile 8	2.8%	9.9%	12.5%	12.3%	11.0%	7.0%	5.4%
Decile 9	1.7%	8.0%	15.1%	13.7%	10.5%	5.0%	3.8%
Decile 10	0.7%	4.1%	13.0%	16.8%	12.3%	5.9%	3.3%

Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

Income Deciles by Specific Population Groups

Households led by an immigrant[10] in Halifax made up 8.8% of all households in 2011. Of these households, 29.5% had lower incomes (falling within the first three income deciles). This is very similar to the make-up of the Halifax region as a whole. Recent immigrants[11] made up 17.0% of all immigrants in 2011. Of these households, 44.2% had lower incomes (falling within the first three income deciles) and more than a fifth (21.6%) had incomes falling within the first income decile. The data also shows that once an immigrant household has been in the area for more than five years, the proportion having lower incomes is very similar to the general population.

Households led by youth (those less than 25 years) had 66.0% of all youth households earning lower incomes and of these, almost a third (31.4%) had incomes within the first income decile. Similarly, of all senior-led households, 41.6% had lower incomes although most of these households had incomes falling within the second and third income deciles with only 4.9% of all senior households falling within the first income decile in 2011.

Just over a fifth (20.6%) of households led by an Aboriginal person had incomes falling within the first income decile and 47.6% had incomes falling within the first three income deciles.

Of the households with a person with disability, 40.1% had lower incomes (falling within the first three income deciles) and 13.4% of all households had incomes falling within the first income decile.

This data suggests that there are certain population groups that are more likely to have lower household incomes compared to the general population and as such, their need for affordable housing is more pronounced.

[10] Statistics Canada defines 'immigrant' as a person who is or has ever been a landed immigrant/ permanent resident. This category does not include refugees or persons living or studying in Canada who are non-permanent residents.
[11] Recent immigrants are those who settled in Canada less than five years from the date of the last Census.

Table 17: Income Deciles by Specific Population Groups for Halifax CMA; 2011

	Immigrants*	Recent Immigrants	Aboriginal Persons	Persons with Disabilities	Youth**	Seniors
Decile 1	10.2%	21.6%	20.6%	13.4%	31.4%	4.9%
Decile 2	9.4%	10.5%	15.1%	13.8%	19.0%	21.0%
Decile 3	9.9%	12.1%	11.9%	12.9%	15.5%	15.7%
Decile 4	8.7%	11.7%	10.2%	11.5%	10.9%	12.8%
Decile 5	9.5%	10.3%	9.7%	9.7%	7.1%	12.2%
Decile 6	9.1%	6.1%	8.9%	10.5%	7.4%	9.4%
Decile 7	8.9%	7.3%	8.8%	7.8%	3.5%	8.5%
Decile 8	10.2%	6.1%	6.5%	7.8%	2.8%	6.3%
Decile 9	10.4%	7.9%	4.8%	7.0%	1.7%	4.5%
Decile 10	13.6%	6.5%	3.3%	5.6%	0.7%	4.8%
Total	8.8%	17.0%	3.2%	12.6%	5.9%	19.0%

Source: Statistics Canada Census Custom Tabulations, 2001 and 2011
*Refers to all immigrants, including recent immigrants
** Refers to households with a primary household maintainer less than 24 years

Income Deciles by Tenure

As mentioned above, owners tend to have higher households incomes compared to renters. In the Municipality in 2011, 52.9% of renters (32,485 households) had lower incomes (falling within the first three income deciles) compared to 16.5% of owners (17,115 households). A fifth of renter households (20.1%) had incomes falling within the first income decile compared to 4.0% of owner households in the Municipality.

Of the renter households, the Rural Resource/ Agricultural area had the largest proportion of households with lower incomes (66.4%). Survey respondents stated that many lower income households move to areas away from the Regional Centre as these areas have more affordable housing options. This may partly explain the large proportion of renter households with low incomes in the Rural Resource/ Agricultural area.

The Regional Centre also had more than half (57.9%) of its renter households (18,165 households) earning incomes within the lowest three income deciles. This may be partly explained by the large number of one-person households in the area as well as the higher number of rental housing options, including non-market rental options, compared to the other areas in the Halifax region.

Table 18: Income Deciles by Household Tenure for Halifax CMA; 2011

	Owners	Renters
Decile 1	4.0%	20.1%
Decile 2	5.7%	17.3%
Decile 3	6.8%	15.5%
Decile 4	8.2%	13.0%
Decile 5	9.6%	10.8%
Decile 6	10.8%	8.6%
Decile 7	12.1%	6.5%
Decile 8	13.6%	4.0%
Decile 9	14.1%	3.1%
Decile 10	15.2%	1.3%

Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

Incidence of Low Income

An important measure of housing affordability is the incidence of low income in a community. Statistics Canada previously used the low income cut-offs (LICO) to identify the incidence of low income families and singles within a community. With the 2011 Census, Statistics Canada introduced a modified measure for defining low income households. This measure is termed the after-tax low income measure (LIM-AT).

In 2011, 15% of all households in the Halifax region had low incomes compared to 17% for the province as whole. For households led by a senior 65 years and older, 13% had low incomes while 15% of households 18 to 64 years had low incomes.

Income Assistance

From time to time, households can encounter situations where they may need to seek income assistance in order to secure the basic necessities of life, namely: food, shelter, or support. The province of Nova Scotia provides income assistance for those with low incomes, who are unemployed, who have disabilities or based on individual circumstances. As of 2013, the monthly income assistance for a single individual was $555, increasing by 9.3% from $508 in 2008. The monthly income assistance for a single individual with disabilities was $790, increasing by 6.3% from $743 in 2008.

Table 19: Monthly Income Assistance, Disability, and Minimum wage for Halifax CMA; 2008 to 2013

	2008	2009	2010	2011	2012	2013
Monthly Income Assistance for Singles	$508	$514	$514	$529	$538	$555
Monthly Income Assistance Disability for Singles	$743	$749	$749	$764	$773	$790
Minimum Wage	$8.10	$8.60	$9.20	$10.00	$10.15	$10.30

Source: Nova Scotia Department of Community Services – Central, 2014

Data on the Central Region Caseload shows that the number of recipients of employment support and income assistance has increased by 8.7% from a total of 10,046 in 2008 to a total of 10,915 in 2014. The largest proportion of recipients are single adults, making up 70.1% in 2014; up from 65.7% in 2008.

Table 20: Employment Support and Income Assistance by Family Type, Central Region Caseload; March 31, 2008 to March 31, 2014

Type of Household	2008		2014		% Change
Adults - Single	6,596	65.7%	7,655	70.1%	16.1%
Adults - Couples no children	455	4.5%	435	4.0%	-4.4%
Adults - Single Parent	2,609	26.0%	2,398	22.0%	-8.1%
Adults - Couple with dependents	386	3.8%	427	3.9%	10.6%
Total Households	**10,046**	**100.0%**	**10,915**	**100.0%**	**8.7%**

Source: Nova Scotia Department of Community Services, 2015

2.4 WHAT IS THE NATURE OF THE HOUSING DEMAND AND NEED IN THE HALIFAX REGIONAL MUNICIPALITY?

1. The demand for new housing stock is expected to continue during the next 10 years
   - Household growth in the Municipality is significantly higher than the rest of Nova Scotia.
   - It is estimated that approximately 20,000 homes will be added to the Halifax housing stock between 2015-2024 with about 48.0% being apartments, 46.0% singles and semis and 6.0% being rows/ towns.

2. There is a need for a range of housing options suitable for seniors and for aging in place
   - The population is aging with the largest increase seen in those aged 55 to 64 followed by those aged 85 years and older. This suggests a need for a range of housing options for seniors including smaller dwellings for those who are downsizing as well as options to facilitate aging in place. This need is particularly relevant in the urban communities and the Rural Resource/ Agricultural area.

3. There is a need for a shift towards smaller housing options, including options for one- and two-person households
   - The number of households has increased faster than the population, indicating a move toward smaller household sizes.
   - Couples with children currently make up a quarter of all households in Halifax but this share is decreasing while the share of couples without children and non-family one-person households are increasing. This indicates a need to shift development trends towards smaller housing options.
   - Similarly, the number and proportion of one- and two-person households is increasing in all areas of the Municipality, indicating a need to shift some development to smaller housing options to accommodate these smaller households.

4. There is a need for an adequate supply of ownership housing, including affordable ownership options
   - The majority of households in the Municipality are homeowners and the rate of growth in the proportion of owners in most areas of the Municipality exceeds the rate of growth in the proportion of renters except for the Regional Centre and the Rural Resource/ Agricultural areas.
   - The demand for ownership housing is expected to continue although at a lower rate than in the past due to demographic factors (aging population wanting to downsize), economic factors (rising house prices) and life style choices (young adults preferring rental tenure).

- This suggests a need for an adequate supply of ownership housing including housing for smaller households and households with moderate incomes.

5. There is a need for an adequate supply of housing affordable to households with lower incomes in all areas of the Municipality
   - The Regional Centre had the highest proportion of households with lower incomes while the Commuter North had the lowest proportion. This indicates that the need for housing options affordable to households with lower incomes is greater in certain areas of the Municipality, such as the Regional Centre.
   - In 2011, 15.0% of all households in the Halifax region fell below the low income measure and 13% of senior households fell below the low income measure. This suggests a need for housing options that are affordable to lower income households.
   - Certain population groups such as households led by youth, Aboriginal persons, and persons with disabilities, are more likely to have lower household incomes compared to the general population and as such, their need for affordable housing is more pronounced.

3.0 Housing Supply Analysis

3.1 OVERALL HOUSING SUPPLY

Housing supply is measured by the available housing options for households within a community. An important aspect of assessing housing availability is to compare recent housing activity to housing demand characteristics and trends. This allows an examination of the extent to which housing supply matches housing demand and identifies any gaps in the current housing supply.

This section provides an overview of the current housing supply trends in the Halifax Regional Municipality, including the existing housing stock throughout the continuum, recent housing activity, and a housing affordability analysis.

Dwelling Trends and Types

In 2011, there were a total of 165,155 dwellings across the Halifax region, increasing by 14.3% from 144,435 dwellings in 2001. The highest rate of increase in the total number of dwellings was seen in the Commuter North, where total dwellings increased by 35.4% from 9,430 in 2001 to 12,765 in 2011. The Halifax Urban area saw the largest increase in actual numbers, increasing by 6,650 dwellings from 2001 to 2011. The next largest increase in the actual number of dwellings was seen in the Dartmouth Urban area, increasing by 3,705 from 21,480 in 2001 to 25,185 in 2011. The smallest increase, both in the rate and in number, was seen in the Rural Resource/ Agricultural area where the number of dwellings increased by 85 dwellings or 2.1%. The trends in actual numbers are in line with the targets identified in the Regional Plan, which states that 75% of all new dwellings be within the urban areas.

Table 21: Trends in the Total Number of Dwellings for Halifax CMA; 2001 and 2011

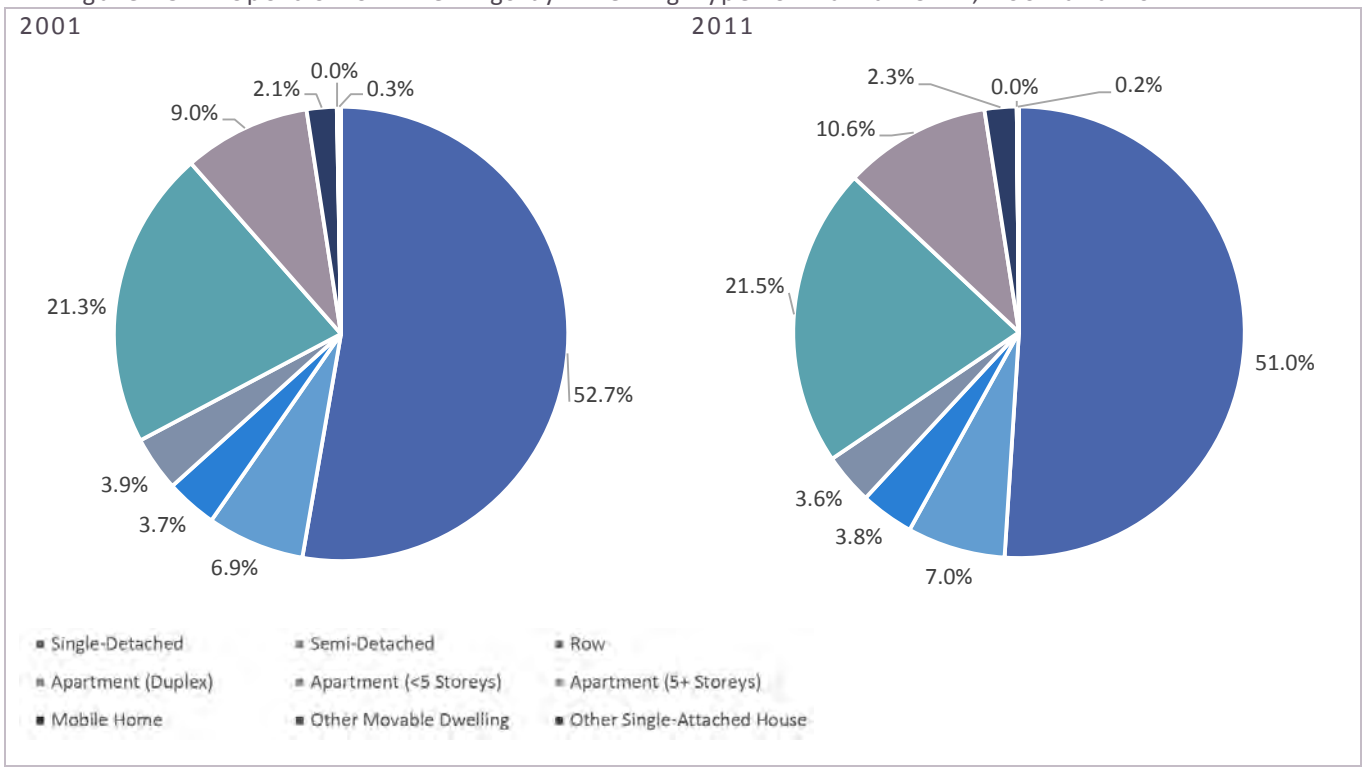
	2001	2011	% Change
Halifax CMA	144,435	165,155	14.3%
Bedford/ Sackville Urban	15,430	17,685	14.6%
Commuter East	9,900	11,480	16.0%
Commuter North	9,430	12,765	35.4%
Commuter West	7,980	9,345	17.1%
Dartmouth Urban	21,480	25,185	17.2%
Halifax Urban	28,930	35,580	23.0%
Regional Centre	47,175	48,920	3.7%
Rural Resource/ Agricultural	4,115	4,200	2.1%

Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

The largest proportion of dwellings in 2011 was single detached dwellings, making up 51.0% of all dwellings in Halifax. The next largest proportion was made up of apartments with less than five storeys (21.5%) while apartments with five or more storeys made up 10.6%. While the proportion of single detached homes decreased slightly from 52.7% of all dwellings in Halifax in 2001 to 51.0% in 2011, the

number of single detached dwellings increasing by 8,100 or 10.6%. Apartments with five or more storeys saw the largest rate of increase, increasing by 33.4% from 2001 to 2011.

Figure 15: Proportion of Dwellings by Dwelling Type for Halifax CMA; 2001 and 2011



Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

Housing Starts by Type

The Halifax Urban area saw the highest number of housing starts in 2014 with a total of 580 units or 36.0% of all housing starts. Starts in the Regional Centre accounted for 25.9% (418 units) of all housing starts. The Bedford/ Sackville Urban area saw 14.6% (236 units) of all starts; the Commuter North made up 13.8% (223 units); the Commuter East accounted for 8.1% (131 units); and the Rural Resource/ Agricultural area made up 1.5% (24 units) of all starts in 2014.

The total number of housing starts averaged about 2,500 units per year during the period from 2001 to 2014. A high of 3,310 housing starts was seen in 2002 and the lowest starts were experienced in 2009 (1,733 starts) and 2014 (1,757 starts).

Table 22: Housing Starts by Tenure for Halifax CMA; 2001-2014

	Ownership	Rental	Total
2001	1,660	680	2,340
2002	2,525	785	3,310
2003	2,344	713	3,057
2004	2,205	422	2,627
2005	1,989	462	2,451
2006	1,619	892	2,511
2007	1,790	699	2,489
2008	1,593	503	2,096
2009	1,213	520	1,733
2010	1,443	947	2,390
2011	1,383	1,575	2,958
2012	1,471	1,283	2,754
2013	1,025	1,414	2,439
2014	869	888	1,757

Source: CMHC Housing Information Portal, 2015

Housing starts data also show a shift to higher density dwelling types. In 2001, single detached dwelling starts made up 55.4% (1,296 units) of all housing starts while apartment starts made up 40.0% (936 units). In 2011, single detached starts made up 30.4% of all housing starts (900 units) and apartments made up 58.3% (1,724 units) of all starts. The number and proportion of single detached starts further decreased in 2014, making up 29.1% (511 units) of all housing starts while apartments made up 60.6% (1,064 units) of all housing starts in 2014.

Table 23: Starts by Dwelling type for Halifax; 2001, 2011, and 2014

	2001		2011		2014	
	#	%	#	%	#	%
Single	1,296	55.4%	900	30.4%	511	29.1%
Semi-Detached	96	4.1%	170	5.7%	70	4.0%
Row	12	0.5%	164	5.5%	112	6.4%
Apartment	936	40.0%	1,724	58.3%	1,064	60.6%
Total	2,340	100.0%	2,958	100.0%	1,757	100.0%

Source: CMHC Housing Information Portal, 2014

With regard to the different areas of the Municipality, total housing starts decreased in most areas except for the Commuter East and Commuter North areas. Starts for single detached homes as a proportion of total housing starts in each area decreased except in the Dartmouth Urban, Halifax Urban and Rural Resource/ Agricultural areas. The proportion of single detached starts in the Dartmouth Urban area increased from 26.8% of all housing starts in the area in 2011 to 55.9% of all housing starts in the area in 2014. While the proportion of single detached starts in the Halifax Urban area saw a very slight increase (0.2% from 2011 to 2014), the number of starts for single detached units actually decreased from 126 in 2011 to 60 in 2014.

Table 24: Dwelling Starts for all Halifax CMA Geographies; 2011 and 2014

	Type	2011		2014		Change (2011-2014)
Bedford/Sackville Urban	Single	93	32.1%	67	28.4%	-26
	Semi	56	19.3%	6	2.5%	-50
	Row	56	19.3%	38	16.1%	-18
	Apartment/Other	85	29.3%	125	53.0%	40
	Total	**290**	**100.0%**	**236**	**100.0%**	**-54**
Commuter East	Single	120	96.8%	117	89.3%	-3
	Semi	0	0.0%	2	1.5%	2
	Row	4	3.2%	0	0.0%	-4
	Apartment/Other	0	0.0%	12	9.2%	12
	Total	**124**	**100.0%**	**131**	**100.0%**	**7**
Commuter North	Single	168	90.3%	113	50.7%	-55
	Semi	6	3.2%	24	10.8%	18
	Row	12	6.5%	21	9.4%	9
	Apartment/Other	0	0.0%	65	29.1%	65
	Total	**186**	**100.0%**	**223**	**100.0%**	**37**
Commuter West	Single	122	96.8%	83	96.5%	-39
	Semi	4	3.2%	2	2.3%	-2
	Row	0	0.0%	0	0.0%	0
	Apartment/Other	0	0.0%	1	1.2%	1
	Total	**126**	**100.0%**	**86**	**100.0%**	**-40**
Dartmouth Urban	Single	95	26.8%	33	55.9%	-62
	Semi	4	1.1%	2	3.4%	-2
	Row	35	9.9%	0	0.0%	-35
	Apartment/Other	221	62.3%	24	40.7%	-197
	Total	**355**	**100.0%**	**59**	**100.0%**	**-296**
Halifax Urban	Single	126	10.1%	60	10.3%	-66
	Semi	90	7.2%	30	5.2%	-60
	Row	42	3.4%	49	8.4%	7
	Apartment/Other	993	79.4%	441	76.0%	-552
	Total	**1,251**	**100.0%**	**580**	**100.0%**	**-671**
Regional Centre	Single	35	7.4%	14	3.3%	-21
	Semi	4	0.8%	4	1.0%	0
	Row	7	1.5%	4	1.0%	-3
	Apartment/Other	425	90.2%	396	94.7%	-29
	Total	**471**	**100.0%**	**418**	**100.0%**	**-53**
Rural Resource/ Agricultural	Single	19	76.0%	24	100.0%	5
	Semi	2	8.0%	0	0.0%	-2
	Row	4	16.0%	0	0.0%	-4
	Apartment/Other	0	0.0%	0	0.0%	0
	Total	**25**	**100.0%**	**24**	**100.0%**	**-1**

Source: CMHC Custom Housing Data, 2015

Age and Condition of Dwellings

More than half (52.3%) of the housing stock in the Halifax region was built prior to 1980 and more than a fifth of this stock was built prior to 1960. When compared to the rest of the province outside of Halifax region, Halifax has a smaller proportion of older stock (52.3% vs. 64.5%).

In terms of the age of the stock in the different areas of the Municipality, almost a quarter of the stock in the Regional Centre (74.4%) was built prior to 1980 and only 3.5% built between 2006 and 2011. Similarly, the Rural Resource/ Agricultural area has 68.2% of its stock built before 1980 and only 3.9% of the stock built between 2006 and 2011.

In contrast, the Commuter North has the smallest proportion of older stock (26.7%) among the different areas of the Municipality and the largest proportion of stock (13.2%) built between 2006 and 2011.

Table 25: Dwelling Count by Year of Construction for Halifax CMA; 1960 to 2011

	# of Dwellings	% of Dwellings
1960 or Earlier	37,050	22.4%
1961 to 1980	49,355	29.9%
1981 to 1990	28,810	17.4%
1991 to 2000	24,200	14.7%
2001 to 2005	14,170	8.6%
2006 to 2011	11,570	7.0%
Total	165,155	100.0%

Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

In 2011, 7.4% (12,265 units) of dwellings in the Municipality required major repairs[12] compared to 11.6% for the rest of the province outside of the Municipality. This proportion is slightly lower than the proportion in 2001 (7.6%) but in terms of actual numbers, the number of units requiring major repairs increased from 2001 to 2011. According to municipal staff, in general, the condition of dwellings is not an issue in the Municipality although there are some apartment buildings that require renovations. Focus group participants from the non-profit sector noted that there have been cases where seniors are living in housing requiring major repairs partly due to senior residents no longer having the capacity to maintain their dwellings. Focus group participants also noted that while there were rental units affordable to households with lower incomes, some of these were in bad condition.

The Rural Resource/ Agricultural area, the Regional Centre and the Commuter East all have a greater proportion of their dwellings requiring major repairs compared to the Municipality as a whole. The Commuter North has the smallest proportion of dwellings requiring major repairs (5.2%) followed by the Bedford/ Sackville Urban area (5.4%).

[12] According to Statistics Canada, major repairs refers to the repair of defective plumbing or electrical wiring, structural repairs to walls, floors or ceilings, etc. as reported by the respondent.

Table 26: Condition of Dwellings for all Halifax CMA Geographies; 2001 and 2011

	Condition	2001	2011
Halifax CMA	Regular Maintenance Only	64.5%	65.7%
	Minor Repairs	27.9%	26.9%
	Major Repairs	7.6%	7.4%
Bedford/Sackville Urban	Regular Maintenance Only	66.5%	66.6%
	Minor Repairs	27.0%	28.0%
	Major Repairs	6.4%	5.4%
Commuter East	Regular Maintenance Only	59.1%	60.2%
	Minor Repairs	31.8%	30.4%
	Major Repairs	9.1%	9.4%
Commuter North	Regular Maintenance Only	64.2%	69.5%
	Minor Repairs	28.5%	25.4%
	Major Repairs	7.3%	5.2%
Commuter West	Regular Maintenance Only	58.5%	67.5%
	Minor Repairs	31.3%	24.9%
	Major Repairs	10.2%	7.5%
Dartmouth Urban	Regular Maintenance Only	63.2%	66.3%
	Minor Repairs	30.7%	28.0%
	Major Repairs	6.1%	5.7%
Halifax Urban	Regular Maintenance Only	69.3%	70.2%
	Minor Repairs	24.3%	24.0%
	Major Repairs	6.3%	5.8%
Regional Centre	Regular Maintenance Only	64.7%	62.6%
	Minor Repairs	27.0%	27.3%
	Major Repairs	8.3%	10.1%
Rural Resource/Agricultural	Regular Maintenance Only	51.7%	55.8%
	Minor Repairs	34.5%	33.2%
	Major Repairs	13.9%	10.8%

Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

Mobile homes across the Halifax region had the largest proportion of dwellings requiring major repairs in 2011 (13.3%) followed by row houses (10.6%) and duplex apartments (10.1%). Only 6.0% of apartments with five or more storeys and 6.1% of single detached homes required major repairs.

A CMHC report shows that in 2011, the main reason (74%) reported by households for renovating was to update, add value or to prepare to sell their home. The second most popular reason was that the

dwelling needed repairs (42%). The report also shows that 40% of homeowner households in Halifax renovated their homes in 2011 compared to 43% in St. John's, 42% in Quebec, and 38% in Edmonton[xx].

3.2 MARKET HOUSING SUPPLY

Market housing includes rental and ownership options in the private housing market. This section provides an examination of the trends in the supply of ownership and rental housing in the private housing market and average housing costs.

Market Ownership Housing

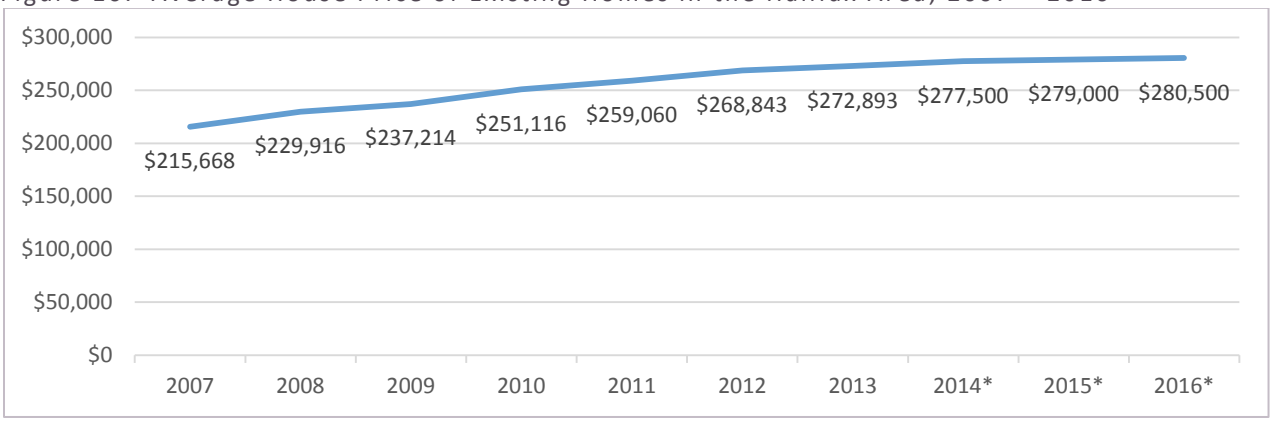
The home ownership market is a valuable form of personal investment and is often viewed as the most important way to build personal assets. For many households it is the ideal form of housing and can offer a form of investment, security, and quality in accommodation. For households with lower incomes, frail health, or special needs, that are unable to afford or cope with home ownership, the availability of other housing options is critical. This section provides an overview of the trends in average house prices for ownership housing.

In 2011, 62.8% of all dwellings in Halifax were owned. The number and proportion of owned dwellings increased by 14,480 dwellings from 61.8% of all dwellings in 2001. When compared to the rest of the province not including Halifax, there was a larger proportion of owned dwellings in the rest of the province compared to Halifax at 76.6% of all dwellings.

CMHC data shows that as of February 2015, the average sale price of a new single detached dwelling in the Municipality was $375,847.

Average house prices of existing homes in the Halifax area have steadily increased from 2007 and are expected to continue to increase based on the historical trends. As of 2013, the average house price in the Halifax area was $272,893, increasing by 26.5% from the average in 2007. The average house price in 2014 was $277,500, increasing by 28.7% from 2007 with an average year-over-year increase of 3.7%. In contrast, the consumer price index had an average increase of 1.7% from 2007 to 2014.

Figure 16: Average House Price of Existing Homes in the Halifax Area; 2007 – 2016*



Source: CMHC Housing Market Outlook: Halifax CMA, Fall 2014
*House prices for 2014 – 2016 are forecasts

The number of housing starts helps to illustrate the upcoming market activity in a community in the short run. Housing starts for owned homes in all areas of the Municipality decreased from 2011 to 2014. The largest rate of change was seen in the Regional Centre (76.4% or 97 units) followed by the Dartmouth Urban area (75.5% or 98 units).

Table 27: Ownership Housing Starts for Halifax CMA Geographies; 2011 and 2014

	2011	2014	Change 2011-2014
Bedford/ Sackville Urban	283	100	-64.7%
Commuter East	122	115	-5.7%
Commuter North	186	148	-20.4%
Commuter West	126	82	-34.9%
Dartmouth Urban	130	32	-75.4%
Halifax Urban	254	131	-48.4%
Regional Centre	127	30	-76.4%
Rural Resource/ Agricultural	25	24	-4.0%

Source: CMHC Custom Housing Data, 2015

Market Rental Housing

While many households prefer homeownership, rental housing fulfills a number of important roles in the housing market. It offers a flexible form of accommodation, provides relief from day-to-day maintenance, and often provides more modest-sized units. In addition, rental housing is generally more affordable compared to ownership housing. In most cases, rental dwellings tend to have lower monthly costs and only require the first and last months' rent as deposit. The CMHC Rental Market Report and focus group participants from the private sector also noted that some seniors prefer rental housing when they downsize.

The private rental universe in the Municipality has growth steadily since 2001; increasing by 23.6% or 8,471 units from a total of 35,952 units in 2001 to 44,423 units in 2014. The universe increased by 6.6% from 2001 to 2006, 7.0% from 2006 to 2011 and 8.3% from 2011 to 2014.

In 2014, two-bedroom units made up the largest proportion (49.7%) while bachelor units make up the smallest proportion (6.1%). Similarly, two-bedroom units made up the largest proportion in 2001, representing 46.9% of all private rental units.

Table 28: Private Rental Universe by Unit Size for Halifax CMA; 2001-2014

	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom +	Total
2001	2,652	13,660	16,847	2,793	35,952
2002	2,635	13,963	17,303	2,931	36,832
2003	2,621	14,046	17,349	2,939	36,955
2004	2,671	14,104	17,667	3,111	37,553
2005	2,626	14,208	17,787	3,014	37,635
2006	2,661	14,460	18,084	3,134	38,339
2007	2,489	14,609	18,340	3,112	38,550
2008	2,501	14,761	18,502	3,227	38,991
2009	2,560	15,027	19,125	3,246	39,958
2010	2,578	15,098	19,432	3,410	40,518
2011	2,581	15,204	19,825	3,424	41,034
2012	2,592	15,368	20,301	3,503	41,764
2013	2,600	15,597	20,989	3,649	42,835
2014	2,709	15,830	22,082	3,802	44,423

Source: CMHC Housing Information Portal 2014

Of the different areas in the Municipality, the Regional Centre has the largest number of private rental dwellings at 22,980 units. This increased by 16.4% from 2008. In contrast, the Commuter East and Commuter West areas have the smallest number of private rental dwellings. The Commuter East has only 51 units, increasing by seven dwellings or 15.9% from 2008. The Commuter West has only 50 dwellings and this has been the case since 2008. The highest rate of increase of private rental dwellings was seen in the Commuter North, increasing by 127.3% from 2008 to 2014, which translates to an additional seventy dwellings. In terms of actual numbers, the Halifax Urban area saw the highest increase in private rental units from 2008 to 2014, increasing by 4,351. Similarly, the Regional Centre had 3,238 private rental dwellings added to the supply from 2008 to 2014.

Table 29: Private Rental Units for all Halifax CMA Geographies; 2008 and 2014[13]

	2008	2014	% Change	
			#	%
Bedford/Sackville Urban	2,275	2,264	-11	-0.48%
Commuter East	40	51	11	27.50%
Commuter North	78	125	47	60.26%
Commuter West	50	50		0.00%
Dartmouth Urban	1,824	2,266	442	24.23%
Halifax Urban	12,546	16,687	4,141	33.01%
Regional Centre	21,929	22,980	1,051	4.79%

Source: CMHC Custom Housing Data, 2015

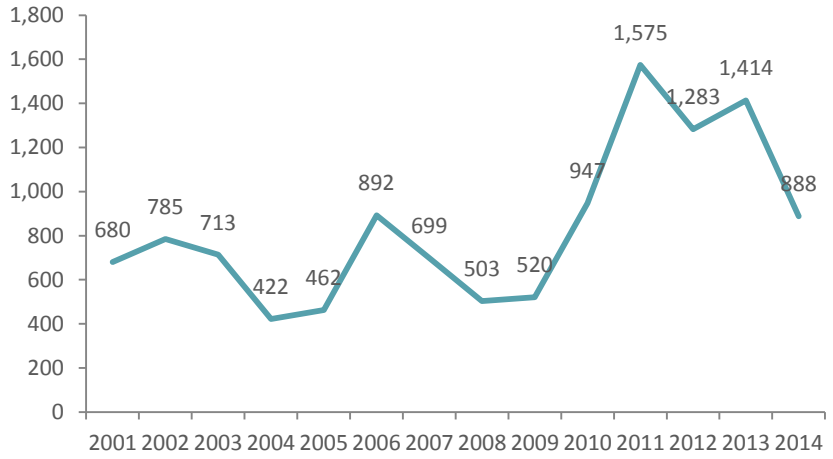
[13] It should be noted that CMHC's Rental Market Survey targets only privately initiated structures with at least three rental units, which have been on the market for at least three months.

According to CMHC, the lion share of housing construction activity in Halifax has been largely focused on rental apartment construction and this trend is expected to continue to at least 2016[xxi]. According to the report *Outlook for the Halifax Rental Apartment Market* (2013), in Halifax, about 90% of new apartments are built for the rental market which is in contrast to the rest of Canada where only about 20% of apartments built are meant for the rental market[xxii].

Demand for rental units in the Municipality is expected to remain strong over the next few years. Two main factors continue to generate demand for rental units. Positive net-migration to the Municipality continues to support the rental market as newcomers typically tend to seek rental accommodation before making longer term decisions[xxiii]. This trend is expected to continue with the increase in job opportunities brought about by the Irving shipbuilding contract. The second factor that contributes to the demand for rental units are the empty nesters and the baby boomer generation, which makes up about a quarter of the renter pool. The increase in this population group is expected to continue as demonstrated by data on population trends by age, discussed in the previous section. The newer rental stock, with its emphasis on spaciousness and high end finishes, has attracted many young retirees who have generated strong market demand for one-floor accommodation and a maintenance-free lifestyle[xxiv]. Higher home prices and continuing weak job creation has also contributed to rental demand[xxv]. The trend toward higher end rental housing noted in the CMHC report is supported by focus group participants from the private sector who are seeing a shift in demand toward larger units with higher end finishes and amenities from seniors and older adults.

Data on annual rental housing starts in the Municipality shows that the number of rental starts increased 30.6% from 680 starts in 2001 to 888 starts in 2014. The number of rental housing starts peaked in 2011 at 1,575 rental housing starts; an increase of 131.6% from 2001. Between 2011 and 2014, annual rental housing starts decreased by 43.6% or 687 units. In 2001, annual starts for rental housing represented 29.1% of all housing starts for that year. In comparison, rental housing starts made up 50.5% of all housing starts in 2014. This data supports the trend noted above from the CMHC Rental Market Report of a shift to building more rental housing in recent years.

Figure 17: Trends in Rental Starts in Halifax CMA; 2001-2014



Source: CMHC Housing Information Portal, 2015

The number of rental starts in the different areas of the Municipality experienced an increase from 2011 to 2014 except for the Dartmouth Urban area which saw a decrease in rental starts of 112 units. In terms of actual numbers, the Halifax Urban area saw the highest increase from 2011 to 2014 with 236 starts while the Regional Centre saw the highest rate of increase at 335.3% during the same time period.

Table 30: Rental Dwelling Starts for all Halifax CMA Geographies; 2011 and 2014

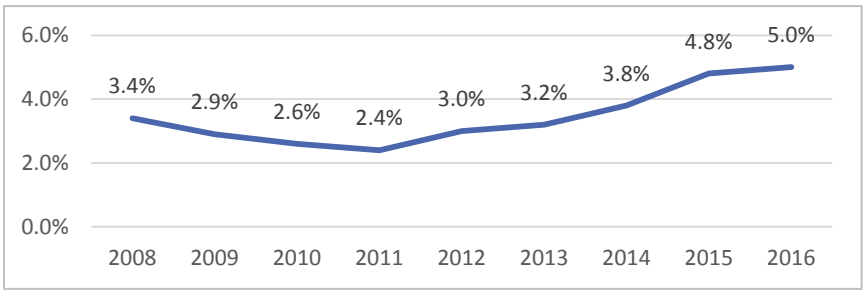
	2011	2014	% Change
Bedford/Sackville Urban	7	136	1842.9%
Commuter East	2	4	100.0%
Commuter North	-	70	-
Commuter West	-	4	-
Dartmouth Urban	225	3	-98.7%
Halifax Urban	997	449	-55.0%
Regional Centre	344	222	-35.5%
Rural Resource/Agricultural	-	-	-
Halifax CMA	**1,575**	**888**	**-43.6%**

Source: CMHC Custom Housing Data, 2015
Data for some areas is unavailable or has been suppressed due to confidentiality

Overall vacancy rates in the Municipality decreased from 2008 to 2011 then increased to 2013 and are expected to continue to increase based on historical trends. In 2014, the overall vacancy rate in Halifax was 3.8%. This is higher than the rate in London (2.9%), Quebec (3.1%), Regina (3.0%), Edmonton (1.7%) and Victoria (1.5%) but lower than the vacancy rate in Moncton (8.7%) and St. John's (4.6%).

The vacancy rate in the Municipality has averaged 3.1% over the last ten years. The relative stability of this rate is partially the result of a modest yet steady increase in the rental universe combined with stable levels of demand over this period. The higher vacancy rates reported in 2014 is due to the more rapid growth in supply that has not been fully taken up by the more modest increase in demand[xxvi]. A vacancy rate of 3.0% is generally accepted as a 'healthy' vacancy rate, indicating a balance between supply and demand. The current vacancy rate in Halifax indicates that there is an adequate supply of rental housing in the Municipality. This is supported by comments from survey respondents who state that there is an adequate supply of housing in Halifax. According to survey respondents, the issue is not the supply of housing but rather the condition and affordability of the housing units available. As such, it is necessary to monitor the rental market to ensure that new supply continues to meet the demand.

Figure 18: Overall Vacancy Rates for Halifax CMA; 2008 to 2014 and Predicted Rates for 2015 to 2016



Source: CMHC Housing Market Outlook, Halifax CMA, Fall 2014; *Vacancy rates for 2015 and 2016 are forecasts

In 2014, vacancy rates for private row and apartment rentals were highest in the Dartmouth Urban area at 6.8%, increasing from 4.4% in 2008. Similarly, the Bedford/ Sackville Urban area had a vacancy rate of 6.2%, increasing from 3.5% in 2008. The Commuter North had an overall vacancy rate of 3.3%, the lowest in 2014 among the different areas in the Municipality. The lower vacancy rate in this area may be partly explained by the fact that the private rental housing supply in this area is quite small (51 units in 2014). Where data was available it shows that all areas of the Municipality saw an increase in vacancy rates from 2011 to 2014. It should also be noted that the vacancy rates for rental row/ townhouse units in the Dartmouth Urban and Regional Centre areas differed significantly from vacancy rates for rental apartment units. Row units in Dartmouth Urban had a vacancy rate of 0.0% in 2014 compared to 6.9% for apartment units. In contrast, row units in the Regional Centre had a vacancy rate of 10.8% in 2014 compared to 3.5% for apartment units. Focus group participants noted that the very high vacancy rate for row units in the Regional Centre was partly due to the fact that these were older units.

Table 31: Trends in Vacancy Rates for Row and Apartment Units for the Halifax CMA Geographies; 2011 and 2014

Type of Unit	2011	2014
Bedford/Sackville Urban		
Row	**	**
Apartment	2.6%	6.2%
Row and Apartment	2.5%	6.2%
Commuter East		
Row	**	**
Apartment	3.0%	**
Row and Apartment	**	**
Commuter North		
Row	**	**
Apartment	**	3.3%
Row and Apartment	**	3.3%
Commuter West		
Row	**	**
Apartment	**	**

Type of Unit	2011	2014
Row and Apartment	**	**
Dartmouth Urban		
Row	**	0.0%
Apartment	2.6%	6.9%
Row and Apartment	2.5%	6.8%
Halifax Urban		
Row	4.9%	4.9%
Apartment	1.7%	3.4%
Row and Apartment	1.7%	3.4%
Regional Centre		
Row	3.0%	10.8%
Apartment	2.9%	3.5%
Row and Apartment	2.9%	3.5%

Source: CMHC Custom Housing Data, 2015
Data for some areas is unavailable or has been suppressed due to confidentiality

Vacancy rate data was not available for all areas of the Municipality, particularly data by unit size. Where available, it shows that in general, larger units had higher vacancy rates in 2014. In the Dartmouth Urban area, three+ bedroom units had a vacancy rate of 10.0%. Two-bedroom units had a vacancy rate of 7.2%; one-bedroom units were at 4.2% and bachelor apartments at 3.6%.

In the Regional Centre, three+ bedroom units had a vacancy rate of 5.4%; two-bedroom units at 4.5%, one-bedroom units at 2.4% and bachelor units at 3.2%. In the Halifax Urban area, three+ bedroom units had a vacancy rate of 3.1%; two-bedroom units at 3.9%; one-bedroom units at 3.0% and bachelor units at 0.5%.

These trends in vacancy rates may be partly explained by the household make-up of each of these areas. One- and two-person households make up the majority of households in these areas. In the Dartmouth Urban area, one- and two-person households make up 55.7% of all households in the area. In the Halifax Urban area, these two groups make up a total of 70.1% of all households and 78.1% of households in the Regional Centre. Considering the trend toward smaller households, this data indicates a need to focus on units with one- and two-bedrooms as well as smaller floor areas in future developments of rental projects. In contrast, focus group participants from the private sector noted an increase in demand for apartments with larger floor areas and higher end amenities from seniors who are downsizing and young professionals who prefer to live closer to the urban core. As such, a mix of smaller (both in floor area and number of bedrooms) as well as larger units (in terms of floor area) with higher end amenities may be required particularly in the urban core.

Total average rents for private apartments in the Municipality have been steadily increasing from 2001 to 2014; increasing by 48.6% or $306 from $630 in 2011 to $936 in 2014. The highest rate of increase was seen for two-bedroom units, increasing by 49.1% although the highest increase in terms of dollar amounts was seen in the average rents for three+ bedroom units, increasing by $403 from 2001 to 2014.

Table 32: Average Rents for Private Apartments by Unit Size for Halifax CMA; 2001-2014

	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom +	Total
2001	$508	$554	$674	$867	$630
2002	$524	$572	$705	$934	$659
2003	$537	$596	$720	$952	$676
2004	$560	$612	$747	$1,013	$707
2005	$553	$626	$763	$948	$710
2006	$575	$648	$799	$1,026	$745
2007	$577	$659	$815	$1,063	$761
2008	$599	$683	$833	$1,062	$782
2009	$638	$710	$877	$1,097	$819
2010	$632	$732	$891	$1,139	$837
2011	$670	$752	$925	$1,179	$868
2012	$690	$773	$953	$1,186	$894
2013	$703	$784	$976	$1,235	$914
2014	$716	$800	$1,005	$1,270	$936

Source: Canada Mortgage and Housing Corporation Housing Market Outlook 2014

The total average rent in Dartmouth Urban saw the highest rate of increase; increasing by 14.0% or $124 from $884 in 2011 to $1,008 in 2014. It is also the area with the second highest average market rent with the Commuter North have the highest average market rent in 2014. The total average rent in Halifax Urban experienced the second highest rate of increase; increasing by 10.7% or $91. The total average rent in the Regional Centre increased by 6.3% or $55 and Bedford/ Sackville Urban saw an increase of 5.4% or $45 during the same time period.

Table 33: Average Rent for all Bedroom Types for all Halifax CMA Geographies; 2011 and 2014

	2011	2014
Bedford/Sackville Urban	$828	$873
Commuter East	$755	**
Commuter North	**	$1,024
Commuter West	**	**
Dartmouth Urban	$884	$1,008
Halifax Urban	$848	$939
Regional Centre	$878	$933

Source: CMHC Custom Housing Data, 2015
Data for some areas is unavailable or has been suppressed due to confidentiality

Secondary Rental Market

In addition to the rental units in the primary rental market or purpose-built rental units, there are rental housing options available in the secondary rental market. These include rented single detached, semi-

detached, row houses, duplex apartments, and accessory apartments (separate dwellings that are located within the structure of another, primary, dwelling).

According to CMHC's Rental Market Report for Halifax CMA (Fall 2014), there were 15,096 units in the secondary rental market in Halifax. Of these units, about 40% were semi-detached, row or duplexes for rent. Approximately 40% were single detached rental units and the remaining 20% were primarily accessory suites. The total average rent for the units in the secondary rental market was $1,033 in 2014, increasing by $100 from $933 in 2013. In comparison, the total average rent for units in the primary rental market was $936 in 2014.

While the Municipality does not keep an inventory of secondary suites or accessory dwellings, applications for building permits and variances indicate that there is a significant number of secondary suites in Halifax. From 2009 to 2014, the Municipality received 371 applications for variances in the Regional Centre. Of these, 359 were in Halifax and 12 were in Dartmouth. Of the applications received for Halifax, 48 were applications for additions or legalizations of secondary suites.

The tax assessment roll data shows that as of March 2015, there are a total of 7,077 properties with two and three dwellings in the Municipality and a total of 15,138 dwellings. These exclude apartments and many of these additional dwelling units may represent units in the secondary rental market. Within the different areas of the Municipality, the Regional Centre has the largest proportion of properties with two or three dwellings (13.1% of all properties in the area). This is to be expected as the Regional Centre would be the most built up area in the Municipality. The proportion of properties with two or three dwelling units in the other areas of the Municipality are shown in the following table.

Table 34: Properties with Two or Three Dwellings for Halifax CMA; 2015

	Proportion of Total Properties
Bedford/ Sackville Urban	2.9%
Commuter East	1.2%
Commuter North	1.2%
Commuter West	1.9%
Dartmouth Urban	2.8%
Halifax Urban	5.9%
Regional Centre	13.1%
Rural Agricultural	0.8%

Source: Halifax Regional Municipality Tax Assessment Roll Data
Note: This data includes all dwellings, not just occupied dwellings

Secondary suites, also called accessory suites, add to the rental housing stock in the area. These dwelling types are also a form of 'hidden density' as they increase the densities in an area without changing the character and built form. They may also assist households in moving to homeownership by providing additional income or assist seniors with additional income from renting out a portion of their home. Additionally, they present an option for smaller households, including seniors.

The CMHC Rental Market Report shows that in 2014, there were 2,315 other – primarily accessory suites in Halifax CMA, up from 1,917 units in 2013. The average rent for a two-bedroom unit classified as 'other – primarily accessory suites' was $986 in 2014 which is slightly less than the average rent of a two-bedroom unit in the primary rental market ($1,005 in 2014).

Municipal Planning staff noted that there is increasing interest in adding secondary suites. Unfortunately, while these are permitted in some areas of the Municipality, zoning bylaws in the suburban and rural communities are not very permissive with regard to adding a secondary suite. Current municipal initiatives aim to make zoning bylaws more supportive of these types of dwellings.

Rooming Houses

CMHC defines a rooming house as "a permanent form of housing that consists of a building, or part of a building, where living accommodation is provided in at least four, separate, habitable rooms, each of which may contain limited food preparation facilities or sanitary facilities but not both"[xxvii]. A report on rooming houses in Halifax defines a rooming house as a "building that rents sleeping rooms as individual rental units and the tenants share other common facilities". The same report defines a lodging house as "essentially the same type of housing although is often treated separately in the Halifax planning documents"[xxviii]. It should be noted that land use bylaws may have other definitions which the Municipality is currently examining.

According to municipal Planning staff, the number of legal rooming houses has decreased from over a hundred to just 18 although they suspect that there are still about a hundred illegal rooming houses in the Municipality. Municipal Planning staff noted that the decrease may be partly due to the fact that areas which permit rooming houses are the same areas that permit multi-family buildings. As such, developers are opting to demolish these rooming houses to build multi-family buildings. Focus group participants from the non-profit sector also noted that some closures of rooming houses were due to the poor condition of the buildings. These focus group participants have expressed concern about the decrease in the number of rooming houses in the Municipality as rooming houses are a form of affordable housing, particularly for single individuals. It was stated that for many individuals with low incomes, rooming houses are the only affordable option and without this option, these individuals would be homeless.

Residential Development Potential

The Halifax Regional Municipal Planning Strategy (October 2014) sets out a target of at least 75% of new housing units be located in the Regional Centre and urban communities with a minimum of 25% of new housing units be located within the Regional Centre. Results of an inventory of potentially developable lands within the urban communities (outside of the Regional Centre) shows that there is sufficient supply of residential lands for at least 28-35 years based on a suburban growth rate of 1,200 households per year[xxix].

Data from the Municipality's Planning and Development Department shows that there are a total of 88 residential development applications with a total of 12,865 units. Applications in the Regional Centre account for almost half (48.9%) of all residential planning applications. In terms of proposed units, the largest number of residential units are proposed for the Commuter North area (5,320 units)

representing 41.4% of the total proposed units in the Municipality. The number of proposed units for the Regional Centre make up 30.3% of the total proposed units. Proposed residential units in the Commuter East make up 17.4% of the total proposed residential units.

Residential applications for the urban communities make up 72.7% of all residential applications in the Municipality while residential applications for the rural communities make up 27.3%. In contrast, the number of proposed dwelling units for the urban communities represent 39.2% of the total proposed residential units while proposed units for the rural communities make up 60.8%.

This data shows that while the number of residential planning applications are in line with the identified targets in the Regional Plan, the number of proposed units are not, with the majority of units proposed for the rural communities. However, the data does show that the proportion of proposed residential units slated for the Regional Centre is in line with the target in the Regional Plan. It should also be noted that the proposed projects for the rural communities may include subdivisions which have been grandfathered as they were approved prior to the adoption of the Regional Plan

Table 35: Planning Applications in the Halifax CMA; First Quarter 2015

	Total Applications	Residential Applications	Proposed Residential Units
Bedford/ Sackville Urban	6	1	10
Commuter East	22	12	2,234
Commuter North	15	10	5,320
Commuter North/ West	1	1	70
Commuter West	7	1	195
Dartmouth Urban	21	10	595
Halifax Urban	18	10	549
Regional Centre	66	43	3,892
Total	**156**	**88**	**12,865**

Source: Halifax Regional Municipality, Planning and Development Department, April 2015

While housing starts data indicate a shift to the urban communities, planning applications data suggest that additional initiatives are required to ensure that the Regional Plan target of 75% of new residential units be located in the urban communities. Current municipal initiatives, such as the Centre Plan, aim to encourage residential growth in the urban communities, particularly the Regional Centre but trends should be monitored to ensure targets are being met.

Survey respondents and focus group participants from the private sector noted that the issue was in the supply of developable land within the urban core. Some respondents stated that land owned by governments on the Halifax Peninsula and urban core which was not available for development contributed to limiting the supply in these areas, resulting in higher cost of housing. Other respondents noted that zoning bylaws and other planning restrictions acted as barriers to development in the Municipality. Municipal Planning staff and focus group participants from the private sector also stated that pipe capacity in the Regional Centre was a barrier to development as the areas identified for higher

densities are already at full capacity. However, it was noted that Halifax Water was currently undertaking a study to look into these issues.

3.3 NON MARKET HOUSING

This section provides an overview of the inventory of supply of non-market housing in the Halifax region. Non-market housing is made up of temporary accommodation as well as permanent housing. Permanent non-market housing includes subsidized housing which is rental housing with monthly rent rates geared-to-income or below-market rates. This stock includes public housing units, rent supplement units and units in housing co-ops. Supportive and supported housing is housing for people who cannot live independently and who require supports in addition to accommodation.

Non-market housing also includes temporary accommodation. Emergency shelters are immediate temporary accommodation for those who are homeless or at risk of homelessness. Transitional housing is temporary accommodation that is an intermediate step between emergency shelters and permanent housing. This type of housing generally has supports associated with the accommodation.

Subsidized Housing

The provision of affordable social housing is essential to meet the needs of several population groups, including seniors on a fixed income, youth, lone parent families, or individuals with modest incomes. Subsidized housing includes public housing units, units in housing co-operatives, and rent supplement units.

Social Housing

Social housing is most commonly associated with the provision of rental housing through government subsidies for households with low incomes who would otherwise not be able to afford housing in the private rental market. Social housing plays an important role in the housing continuum, as the presence of an adequate amount of social housing in a community ensures that all households, including those with lower incomes, will have an affordable, appropriate, stable, and secure housing option.

In the 1990s the Province and the Union of Nova Scotia Municipalities entered into a Memorandum of Understanding with respect to Provincial/Municipal Service Exchange. The Province agreed to assume responsibilities for “people services” – this included social housing and consequently there has been very little new municipal involvement in social housing initiatives since then. However, through prior housing agreements the municipalities still cost shared the annual operating losses for public housing.

As of April 2015, there were a total of 4,122 public housing units, including 28 Rural and Native Housing units. Almost half (48.5%) of these units are mandated for seniors. Of the units mandated for seniors, 170 units were built by Housing Nova Scotia under the Federal Housing Trust Fund and the Federal Economic Stimulus 2009-2011 Housing Action Plan. These units, particularly those built under the Economic Stimulus initiative, are targeted to seniors and persons with disabilities who have low to modest incomes.

Table 36: Metro Regional Housing Authority Public Housing Stock by Mandate in the Halifax CMA; 2015

	Family	Family/Non -Elderly	Senior	Senior/Non -Elderly	Total
Public Housing	996	715	1,999	384	4,094
Rural and Native Housing	28				28
Total Subsidized Units					**4,122**

Source: Housing Nova Scotia, 2015

As of February 2015, there were a total of 2,273 applicants on the waiting list for subsidized public housing in the Municipality. While units mandated for seniors make up almost half of the subsidized housing supply, just over half (52.0%) of the waiting list are senior applicants. This suggests that there is still a significant need for affordable housing units for seniors. As stated above, there is also a need for units mandated for non-senior, non-family adults as there are currently no subsidized housing units mandated for this group.

It should be noted that there are no specific public housing units mandated for non-senior, non-family adults, such as single individuals. While Provincial staff noted that not having units specifically mandated for single individuals is not unique to Nova Scotia, this still presents a challenge for individuals with low incomes who are not seniors. Provincial staff state that they make an effort to place these applicants in rent supplement units or in non-elderly public housing units when available but there is a need for subsidized housing units mandated for single individuals and couples who are not seniors, particularly as this segment of the population increases.

Table 37: Waiting List for Subsidized Public Housing in the Halifax Regional Municipality; 2015

Senior	Family	Non-Family	Other	Total
1,181	666	386	40	2,273
52.0%	29.3%	17.0%	1.8%	

Source: Housing Nova Scotia

According to Housing Nova Scotia, the average length of tenancy in public housing for both families and seniors in Nova Scotia is 7.7 years. In comparison, the average length of tenancy in public housing in Metropolitan Regional Housing Authority (MRHA) units for families is ten years and 11.1 years for seniors.

The following table shows the affordable rental housing stock in the different areas of the Municipality. This data shows that the majority of the stock is located in the Regional Centre. The concentration of subsidized housing stock in the Regional Centre would partly explain the higher proportions of households with low incomes in that area. This data also shows that housing affordable to households with lower incomes, particularly in the first two income deciles, is very limited in the rural communities and would most likely be provided by private landlords.

The 191 new affordable rental units in the Halifax area provided under Housing Nova Scotia's New Rental Program are funded through the CMHC/Nova Scotia Agreement for Investment in Affordable

Housing 2014-2019. Under this Agreement, costs are shared with the federal government (50%), the province and its housing partners; and available funding for new affordable housing is limited to capital contributions rather than on-going operating costs.

Under the New Rental Program, Housing Nova Scotia is also able to leverage contributions from its partners and private sector developers. These contributions help reduce development costs. Developments include mixed-use projects like the La Villa Residence (24 units including 5 barrier free units) and the conversion of non-residential space into affordable housing. This program requires developers to enter into agreements with Housing Nova Scotia to keep rent affordable for 15 years. It should be noted that these units are not rent-geared-to-income but, rather, rents are set at below the average market rent for the area. This suggests that while these units are more affordable, they may not be affordable to the most vulnerable populations, including those with incomes falling within the first income decile; however the corporation may and has invested in funding rent supplement units in these projects and these units would be available for individuals in the first income decile.

Table 38: Affordable Rental Units in the Halifax CMA; 2015

Geography	Units
Non-Profits/ Social Housing	
Regional Centre	145
Dartmouth Urban	10
Bedford/Sackville Urban	1
Total	**156**
Other Public/ Non-Profit Affordable Rental	
Regional Centre	153
Dartmouth Urban	15
Total	**168**
New Rental Units Under Housing NS Affordable Housing Programs	
Regional Centre	164
Halifax Urban	23
Commuter East	4
Total	**191**
Total All Programs	**515**

Source: Housing Nova Scotia; 2015

In addition to Housing Nova Scotia's investment in new affordable rental units, the corporation has, through its Rental Preservation Program, partnered with private sector landlords to preserve 235 affordable rental housing units that might otherwise be removed from the market place. This program, which is also funded under the bi-lateral agreement with CMHC, increases rental housing options and helps to improve the condition, appearance, and safety of older affordable housing in existing built-up neighbourhoods close to services, transit, and work. The program also includes the requirement that the units be rehabilitated/upgraded and remain affordable for 15 years. Housing Nova Scotia may fund rent supplement units in these projects.

The following table shows the breakdown of Urban Native Housing units in the Municipality. Similar to the affordable rental units in the previous table, the majority of these units are located in the Regional Centre.

Table 39: Urban Native Housing Units in the Halifax CMA; 2015

Geography	Units
Regional Centre	83
Halifax Urban	18
Dartmouth Urban	2
Total Urban Native Units	**103**

Source: Housing Nova Scotia, 2015

The following table shows the number of financially assisted affordable homeownership units in the Municipality. The six units in the Regional Centre are funded through the Affordable Housing Program – Home Purchase component. These units were constructed in an area designated for urban renewal. The eight units in the Halifax Urban area are a pilot project which is the result of a partnership between Housing Nova Scotia and the Nova Scotia Home Builders Association. These units are row/ townhouse units designed with a reduced floor area and are expected to be completed in 2015. The remaining 22 units throughout the Halifax area are a result of Habitat for Humanity initiatives. Land for ten of these units was provided by Housing Nova Scotia. These affordable ownership units allow households with moderate incomes who would otherwise not be able to afford the average house price to move into homeownership. In addition to assisting these households to build equity, these initiatives also free up affordable rental units for lower income households.

Table 40: Financially-Assisted Affordable Homeownership Housing Units in the Halifax CMA; 2015

Geography	Units
Regional Centre	6
Halifax Urban	8
Halifax Area	22
Total Units	**36**

Source: Housing Nova Scotia, 2015

The following table shows the number of rent supplement units funded by Housing Nova Scotia under the bi-lateral agreement with CMHC. There are a total of 57 rent supplement units funded through the New Rental Program and Rental Preservation and the majority of these are located in the Regional Centre. In addition Housing Nova Scotia funds 115 rent supplement units for emergency shelter providers. Another 17 rent supplement units are targeted at providing affordable housing to recent immigrants, individuals with mental health issues and young mothers.

Table 41: Rent Supplement Units in the Halifax CMA Funded Under the CMHC-Nova Scotia Investment in Affordable Housing Agreement (2014-2019)

Geography	Units
Rent Supplements within New/Existing Rental Units	
Regional Centre	40
Halifax Urban	15
Commuter East	2
Total	57
Rent Supplement Units for Shelters	
Total	115
Other Rent Supplement Units	
Total	17
Total Rent Supplement Units	**189**

Source: Housing Nova Scotia; 2015

In addition, there are 309 rent supplement units funded through the Social Housing Agreement and these include units with private landlords and within co-op projects.

Table 42: Rent Supplement Units by Location and Mandate in Halifax CMA; 2015

	Units
Rent Supplements by Location	
Dartmouth	86
Halifax	187
Sackville	36
Total	**309**
Rent Supplements by Mandate	
Family	232
Senior	29
Family/ Non-Elderly	48
Total	**309**

Source: Housing Nova Scotia; 2015

Housing Nova Scotia also helps low-income homeowners and landlords who rent to low-income households by offering housing programs for needed health and safety related home repairs and home adaptations for seniors and individuals with disabilities. These programs are targeted at the households in the low income deciles. From 2010-February 2015 approximately 2,400 applicants in the Halifax area received assistance. About 70 received assistance under programs totally funded by the Housing Nova Scotia and the assistance for the remaining households/landlords was funded through the CMHC/ Nova Scotia Agreement for Investment in Affordable Housing 2014-2019.

Of the 2,400 units/ applications funded in the last five years, the largest proportion (28.4% or 683 units) is located in the Regional Centre while almost a fifth (20.7% or 498 units) is located in the Commuter East. Another 17.8% was in the Rural Resource/ Agricultural area and 10.4% was in the Commuter West. The smallest proportion (0.8% or 19 units) was in the Halifax Urban area.

Non-Profit Housing Co-operatives

Housing co-operatives provide non-for-profit housing for their members. Generally, co-ops have a mix of rent-geared-to-income and low end of market rate units. Co-ops are governed by their members but they do not own equity in their housing. Co-ops charge their members only enough to cover costs, repairs, and reserves, which makes this form of housing more affordable than average private sector rental costs.

Housing Nova Scotia is working with the housing cooperatives in the Province and the Co-operative Housing Federation of Canada to help position the co-ops so that they remain a viable and sustainable housing option once the subsidies they receive expire. For example, under the federal government's economic housing stimulus funding between 2009-11 funding was designated for upgrading the existing cooperative housing projects. Housing Nova Scotia introduced a Social Housing Assistance Repair Program (SHARP) to deliver the funds and 472 cooperative units in the HRM area were upgraded. Since then another 150 units have been retrofitted. Also, in 2014-15, Housing Nova Scotia announced that it will be investing $8 million over three years in SHARP on "retrofitting the co-operative housing stock to maintain its long-term viability through necessary structural, electrical, plumbing, and heating element repairs, and modifications for accessibility." (Source – Housing Nova Scotia's 2015-16 Business Plan) It is anticipated that those co-ops in the Halifax area that have not previously received SHARP funding will apply for assistance under this initiative.

There are a total of 1,004 co-op housing units in the Municipality that have operating agreements which are administered by Housing Nova Scotia under the Social Housing Agreement that the Province entered into in 1997. Sixty-five per cent of the province's housing co-operatives are located in the Halifax area and this represents 67% of the province's co-op housing units.

There are a range of challenges co-ops in Halifax and the rest of the province are facing. One of the issues which may affect the future supply of co-operative housing is the end of their operating agreements with their funder. It was noted by key informants that due to the small size of co-ops in Nova Scotia, co-ops may not be able to be financially viable when the operating agreements and funding end. Provincial staff also noted that there are currently rent-geared-to-income units within these co-ops but with the end of operating agreements, these co-ops may no longer be able to keep rents geared-to-income as they may not be financially viable, thus decreasing the supply of non-market housing. Other issues which may affect the future supply of co-op units include an aging housing stock and issues with co-ops on leased land[xxx].

Table 43: Cooperative Housing in the Halifax CMA (Central Region); December 2014

Co-operatiave	Units
A B C Housing Co-op Limited	14
Albro Court Housing Co-operative Limited	24
Apartment Housing Co-operative Limited	9
Atlantic Housing Co-op Limited	14
Capeland Housing Co-operative	3
Central Dartmouth Housing Co-op Ltd.	20
Chameleon Housing Co-op Limited	22
Cranberry Lake Housing Co-op Limited	60
Crossroads Housing Co-operative	50
Dunbrack Housing Co-operative	30
Fairwest Housing Co-op Limited	9
Fallout Housing Co-op Limited	8
Flip Flop Housing Co-op Limited	12
Fresh Start Housing Co-op Limited	30
Green Stem Housing Co-operative Ltd.	18
Halifax Peninsula Housing Coop	13
Halifax Women's Housing Co-op	10
High Hopes Housing Co-op	23
Highfield Park Housing Co-operative	60
John Hugh MacKenzie Housing Co-op Ltd.	42
Lake City Co-op Limited	6
Lamplight Housing Co-op Limited	24
Longhouse Housing Co-operative	20
Maria's Housing Co-op Limited	20
McIntosh Run Housing Cooperative	54
Needham (Alliance)	10
Needham Housing Co-operative Ltd.	13
New Armdale Westside Housing Cooperative	53
Newfie Housing Co-operative	12
North Harbour Housing Co-op	20
North West Arm Housing Co-op Limited	9
O.V.O Cooperative Limited	16
Regional Housing Co-op Limited	7
Rocky Road Housing Co-operative Ltd.	28
Rogers Drive Housing Co-op Limited	22
Rooftops Housing Co-op Limited	15
Saduke Housing Co-operative Limited	35
Spryview Housing Co-op Limited	10
Trillium Housing Co-op Limited	46
True North Housing Co-op Ltd.	12
Vihara Housing Co-op Limited	12
West Halifax Housing Co-op Limited	32
Westmoor 57 Cooperative Ltd.	57
Total Units	**1,004**

Source: Housing Nova Scotia

Supportive Housing

Supportive housing includes housing that has appropriate design features and essential supports that make it possible for persons with special needs to live independently. This type of housing is generally provided for persons with a serious mental illness, intellectual disabilities or challenges, physical disabilities, and for frail and/or cognitively impaired elderly persons. Supportive housing is typically provided on a permanent basis, as individuals need both the housing and support services over the course of their life stages. Supportive housing may be public, private, or operated by a non-profit agency. The Metro Regional Housing Authority does not have any supportive housing units in the Municipality so all supportive housing units are managed by non-profit and private agencies, including the following.

The following table shows that there are currently 176 permanent supported and supportive housing units in the Municipality and an additional 137 transitional/ non-permanent supportive units. While focus group participants from the non-profit sector stated that transitional supportive housing and recovery centres in the Municipality generally did not have limits with regard to the amount of time a person can stay in the unit, these units are still considered non-permanent accommodation.

Table 44: Housing Options with Supports Offered for Halifax CMA Geographies; 2015

Housing Options with Supports	Supported[14] Housing	Transitional Supportive[15] Housing	Supportive[16] Housing	Youth Supportive Housing	Recovery Centres for Addictions
Dartmouth Urban	5	4	10	0	0
Halifax Urban	4	19	0	5	12
Regional Centre	103	55	0	40	47
Various Locations	0	0	0	9	0
Total	**112**	**78**	**10**	**54**	**59**

Source: Housing Nova Scotia, 2015

Respondents to the housing and support service provider survey note the need for permanent housing for persons with mental health issues, addictions and concurrent disorders (those with both mental illness and addiction issues).

According to Capital Health Community Profile factsheets, there was a lack of data related to disabilities at the community level although Nova Scotia has a higher rate of persons with disabilities compared to Canada as a whole[xxxi]. In contrast, Statistics Canada health profile data for the Halifax CMA shows that

[14] Supported Housing is housing which allows individuals to live independently with access to support that is not tied to any particular housing location.

[15] Transitional Supportive Housing is temporary or interim accommodation that is combined with case-managed support services aimed at helping these individuals to transition to long-term and permanent housing, self-sufficiency and independence. The programs normally range from a few weeks to three years.

[16] Supportive Housing is long-term permanent accommodation for people who cannot achieve or maintain housing stability independently and who require permanent or long-term services to help them maintain an appropriate level of safety and stability, while moving toward greater independence and quality of life.

there is a greater proportion of the population aged 12 and over who reported perceiving their own mental health status as being excellent or very good in the Halifax CMA compared to the province as a whole (73.7% vs. 71.8%) in 2013. There was also a larger proportion of the population in the Halifax CMA who reported perceiving their overall health as very good or excellent compared to the province (61.6% vs. 57.8%)[xxxii].

Survey respondents also noted that while there was greater awareness of housing issues and increased opportunities for partnerships, there were still challenges related to collaborations and sharing of resources, the increasing cost of operating supportive affordable housing, and an overall lack of funding to provide appropriate supports.

In addition to the supportive and supported housing units noted above, there are 668 residential care beds under the Disability Support Program in the Municipality. Residential care facilities[17] provide people with personal care, supervision and accommodation in a safe and supportive environment. These facilities provide an option for people whose care needs cannot be met by home care but who do not require nursing home care[xxxiii].

More than half (51.6% or 345 units) of these residential care beds are located in the Regional Centre with another 16.9% (113 units) in the Bedford/ Sackville Urban area.

Table 45: Licensed Residential Beds in the Halifax CMA by Geography; 2015

Geography	Beds
Regional Centre	345
Halifax Urban	102
Dartmouth Urban	101
Bedford/Sackville Urban	113
Commuter North	4
Commuter East	3
Total	**668**

Source: Housing Nova Scotia, 2015

Almost half of licensed residential care beds are within Small Option facilities (49.4%) while 30.5% are within a residential care facility.

Table 46: Total Licensed Residential Options by Type in the Halifax CMA; 2015

Type of Residential Option	Beds
Small Option	330 beds
Small Option-Children	9 beds
Group Home	47 beds
Developmental Residence I	13 beds
Developmental Residence II	12 beds

[17] People living in residential care facilities must have the ability to self-evacuate in the event of an emergency.

Developmental Residence III	24 beds
Residential Care Facility	204 beds
Regional Rehabilitation Centre	29 beds
Total	**668 beds**

Source: Housing Nova Scotia, 2015

Emergency and Transitional Housing

The need for emergency shelters and transitional housing is driven by many factors such as family break-up, loss of employment, illness, domestic violence, or recent release from the correctional system. While these factors contribute to the need for emergency shelters and transitional housing, in general, the main factor which influences the need for these housing types is the lack of permanent affordable housing in a community. In many cases, individuals and families are at risk of homelessness due to the limited supply of affordable housing, leading these households to live from paycheque to paycheque. As such, while there will always be a role for emergency shelters and transitional housing units in the housing continuum, resources should be focused on increasing the supply of affordable housing to limit the need for these housing types.

The following are the emergency shelter providers in the Municipality. There are currently 206 funded shelter beds in the Halifax region. Of these 126 are for men, 60 are for women and 20 are for youth 24 years and younger. In addition to the 206 emergency shelter beds, there are 15 Out of the Cold Shelter beds. These beds are available from the end of November to the end of April and have been in operation for the last seven years. These beds are open to men, women, transgender persons, couples and youth.

Table 47: Emergency Housing Providers for the Halifax Regional Municipality; 2015

	Mandate	# of Beds
Adsum Association for Women and Children	Low-income women and families	16
Phoenix Youth	For youth experiencing homelessness	20
Bryony House	For women and children experiencing homelessness	24
Metro Turning Point	For men experiencing homelessness	80
Barry House	For women and children experiencing homelessness	20
Salvation Army Centre of Hope	For men experiencing homelessness and addictions	46
Total Beds		**206**

Source: HRM Housing Supply and Needs Assessment Survey and agency websites

Data on shelter usage in the Municipality is collected through the Homeless Individuals and Families Information System (HIFIS). The data shows that the number of unique shelter users increased from 1,603 in 2009 to 1,716 in 2012 then decreased to 1,497 in 2014. Shelter occupancy rates have also

decreased from the peak of 92.3% in 2012 to 80.1% in 2014[xxxiv]. Shelter occupancy rates have also declined from the peak of 92.3% in 2012 to 80.1% in 2014. The decrease in usage may be attributed to Housing Nova Scotia's Housing Support Worker Program which it introduced in 2011 as a pilot project for emergency shelter providers in the Halifax Area. Its purpose was to facilitate the transition of homeless individuals or individuals at risk of homeless to more permanent housing options. Based on the results of the pilot, Housing Nova Scotia now invests approximately $450,000 annually in the Housing Support Worker Program. In 2013-14, the funded support workers helped 382 individuals find more permanent housing. However, it should be noted that while the overall number of shelter users have decreased, the number of adults and seniors using shelters have increased[xxxv].

Table 48: Trends in Shelter Bed Usage for the Halifax Regional Municipality, Total Usage and Percentage of Usage by Demographic Group; 2013

	2011	2012	2013	2014
Total Usage				
Total Unique Shelter Users	1,620	1,716	1,678	1,497
Bed Nights	69,082	69,406	68,446	60,253
Average Bed Nights Per Person	43	40	41	40
Shelter Occupancy Rate	91.9%	92.3%	91.0%	80.1%
Demographics				
Families	12.6%	13.8%	11.7%	12.0%
Male	62.6%	65.2%	62.3%	65.8%
Female	36.7%	34.3%	36.9%	34.2%
Children	6.4%	7.2%	6.3%	5.1%
Youth (24 years or less)	25.9%	26.9%	24.7%	24.0%
Adults	65.7%	63.2%	66.2%	66.9%
Seniors	2.0%	2.7%	2.0%	3.9%

Source: Housing and Homelessness Partnership Housing First – Phase One Backgrounder, April 2015

The following are the transitional housing providers in the Municipality. As noted above, while these beds/ units were not designed to be permanent accommodation, most of these organizations allow residents to stay for as long as they need before moving on to permanent housing.

Table 49: Transitional Housing Providers for the Halifax Regional Municipality; 2015

	Mandate	# of Beds
Marguerite Centre	Residential holistic women's programming for those recovering from addiction	11
Freedom Foundation of Nova Scotia	Transitional housing for those with addictions	12
Alcare Place	For those 19 and older recovering from addiction	12
Salvation Army Centre of Hope	For men experiencing homelessness and addictions	32
Alice Housing	Second stage housing and support for	18

	women and children for up to 2 years	
The Rebuilding	For men transitioning from shelter to the community	19
Shelter Nova Scotia		
Sir Sanford Fleming House	For men transitioning from prison to the community	21
Nehiley House	For women transitioning from prison to the community	8
Adsum Association for Women and Children	Low-income women and families	69
Total Beds/ Units		**202**

Source: HRM Housing Supply and Needs Assessment Survey and agency websites

3.4 HOUSING FOR SPECIFIC POPULATION GROUPS

There are certain housing options that are specifically geared toward certain population groups such as seniors and students. This section provides an overview of these housing options in Halifax.

Seniors Housing

There is a range of housing options that are specifically geared toward the senior population. This section provides an inventory of housing options for seniors in Halifax. While long term care homes are institutional in use, they have been included in this section to show the options that are available for seniors as well as non-seniors who require 24-hour supports. However, it should be noted that while there will be a number of seniors who will require seniors housing and long term care, most seniors would like to stay in their homes. A study undertaken in 2008 by the Atlantic Seniors Housing Research Alliance (ASHRA) reports that Atlantic Canadian seniors overwhelmingly indicate that they want to remain in their own homes, retain connections with family, friends and their community, and are willing to modify their homes to do so[xxxvi].

As mentioned in the discussion on population trends, only 6.2% of the senior population in Nova Scotia live in collective dwellings, which include seniors housing and long term care homes, and more than half of these seniors (53.6%) are 85 years and older.

Seniors Housing Units

CMHC undertakes a seniors housing survey on an annual basis. To be eligible for inclusion in this survey, a residence must have at least one unit that is not subsidized; have been in operation for at least one year; have at least five rental units (in the Atlantic Provinces); offer an onsite meal plan; not mandate high levels of health care to all of its residents (as such, nursing homes and long term care homes are not included); offer rental units (life lease and ownership units are excluded); and have at least 50% of its residents who are 65 years or older.

In 2014, there were 548 seniors housing spaces across the Halifax region, down from 555 spaces in 2013. Average vacancy rates for these spaces increased from 1.6% in 2013 to 6.4% in 2014. This increase may be partly due to the increase in apartment construction in the area, as many of these projects are being targeted at empty nesters and seniors. The average rent for these spaces increased from $2,571 in 2013 to $2,666 in 2014 and most of these spaces (96.9%) have rents over $2,500.

Table 50: Seniors' Housing Spaces for Halifax CMA; 2013 and 2014

	2013	2014
Vacancy Rate	1.6%	6.4%
Average Rent	$2,571	$2,666
Total Number of Spaces	555	548
Residents of Senior's Rental Housing	581	551

Source: CMHC Housing Information Portal, 2015

Long Term Care

Long term care facilities are licensed and funded by the Department of Health and Wellness and provide housing and services for people who require ongoing care. There are two types of long term care facilities available in Nova Scotia: nursing homes and residential care facilities.

Residence in a nursing home is for people who have difficulty performing activities of daily living, such as dressing, bathing and toileting, and whose care needs cannot be met by home care but who are medically stable. Nursing homes provide nursing and personal care on a 24-hour basis including care given under the supervision of a nurse, administration of medication and assistance with daily living. Other services may include physiotherapy, occupational therapy, recreation and those provided by a Social Worker.

Residential care facilities provide people with personal care, supervision and accommodation. These facilities are for people whose care needs cannot be met by home care but who do not require the higher care provided in nursing homes. People living in residential care facilities must have the ability to self-evacuate in the event of an emergency. Personal care and supervision are provided by Residential Care Workers who are available onsite at all times.

The cost of living in a nursing home or residential care facility is shared by the resident and the provincial government. The Department of Health and Wellness pays for the health care costs while the resident pays for the accommodation costs and personal expenses. If the resident is unable to pay the standard accommodation charge, they can apply to have their rate reduced through an income-based financial assessment[xxxvii]. The Department of Health and Wellness sets standard accommodation rates each year based on average operating costs and residents are notified of these charges at least thirty days before the effective date. The Department of Health and Wellness ensures that each resident keeps at least 15% of their income to cover any additional expenses after paying for long term care. Residents are left with a minimum annual income of $3,126 which they have full control of[xxxviii]. If a resident has a spouse in the community, their incomes are assessed together and split with 60% for the spouse in the community and 40% for the resident in long term care.

Long term care beds, including nursing homes and residential care facilities, fall under the jurisdiction of the District Health Authorities[18]. Most of the Halifax region falls under the Capital Health District Authority and there are 2,322 long term care beds in the area. According to the Nova Scotia Department of Health and Wellness, there were approximately 375 clients in the Halifax region waiting for long term care as of April 30, 2015. Respondents to the housing and support service provider survey note the long waiting list and wait times for long term beds as an issue. An increased focus on home and community-based services is helping to address the long term care wait list. The Department of Health and Wellness continues to work, in partnership with the NS Health Authority and service providers, to improve efficiency and utilization of services.

Home Care

Home care is available to all Nova Scotians and services are offered through local Continuing Care offices in each District Health Authority. Home care supplements the care people receive from family, friends or community and includes home support (such as personal care, respite and essential housekeeping) and nursing (such as dressing changes, catheter care, intravenous therapy and palliative care). Home care is an important component related to seniors housing as the availability of home care greatly determines whether a senior requiring supports can continue to age at home.

As of February 4, 2015, there were a total of 4,651 clients receiving home care within the Capital District Health Authority jurisdiction. As of January 23, 2015, 97 people were on the wait list for partial service and 154 for full service.

The ASHRA study on Atlantic Canadian seniors notes that there are proportionately more Atlantic Canadian seniors living in rural areas compared to the rest of the country. It reports that most seniors in rural areas live in single detached homes and these seniors are more likely to live in older homes. The report also states that seniors living in rural areas have fewer options with regard to appropriate housing options, supports from family and friends, home care and support services, public transportation services, and services to help them repair homes[xxxix]. This is supported by statements from focus group participants from the non-profit sector who note that there are many seniors living in rural areas and some of these seniors are finding it increasingly difficult to access services and maintain their homes.

Military Housing

The Department of National Defense has housing units in Halifax in Shearwater and Windsor Park. In Shearwater, there are 11 two-bedroom units, 209 three-bedroom units, and 70 four-bedroom units in single, semi and row houses. Rents range from $725 to $1,075.

In Windsor Park there are 92 two-bedroom units and 64 three-bedroom units. Rents for these units range from $580 to $630. These units are all located in apartment buildings and rents do not include

[18] On April 1, 2015, Nova Scotia launched a new health system structure which will consolidate the nine current district health authorities into one unified provincial authority.

utility charges. Municipal Planning staff note that the Department of National Defense is currently exploring the feasibility of adding units to their Windsor Park project.

Student Housing

For the school year 2013-2014, there were a total of 31,589 full-time and part-time students in the Municipality enrolled at the Atlantic School of Theology, Dalhousie University, Mount Saint Vincent University, Nova Scotia College of Art and Design, Saint Mary's University, University of King's College, and Universite Sainte-Anne. The number of students increased by 5.2% from 30,022 in 2009-2010 and this total number of students in the Halifax region made up 71.4% of all undergraduate and graduate students in the province in 2013-2014[xl]. Of these, 4,771 are international students[xli].

Table 51: Total Enrollment of Full-Time and Part-Time Students from 2009-2010 to 2013-2014

	2009-2010	2013-2014	% Change
Atlantic School of Theology	97	118	21.6%
Dalhousie University	16,228	17,846	10.0%
Mount Saint Vincent University	3,805	3,752	-1.4%
Nova Scotia College of Art and Design	1,027	854	-16.8%
Saint Mary's University	7,165	7,413	3.5%
University of King's College	1,153	1,161	0.7%
Universite Sainte-Anne	547	445	-18.6%
Total in Halifax	**30,022**	**31,589**	**5.2%**

Source: Maritime Province Higher Education Commission (2014). Table 1: Total Enrollment by Province, Institution and Registration Status, 2009-2010 to 2013-2014

A large population of students in a community has significant effects on housing markets. Units built or maintained specifically for students add to the available rental stock reported in CMHC reports but many of these units are either unsuitable for families or beyond the financial reach of most. In addition, higher end independent suites or student-focused rooming house accommodations often serve students with supplementary income or social supports but are costly for students who are financially constrained. Also, students often pool resources and share accommodations which can push low- and medium-income families out of major portions of the rental market[xlii].

The South End in the Municipality is home to Dalhousie and Saint Mary's (SMU) Universities as well as the University of King's College, Nova Scotia College of Art and Design (NSCAD), and the Atlantic School of Theology (AST). While on-campus living options are available and outlined below, universities in urban areas such as the Municipality are more likely to rely on the rental market and expect the majority of their students to live off-campus. This has a significant impact on the rental housing supply[xliii]. A stakeholder noted that this may also result in the proliferation of "quasi-rooming houses" in areas around universities.

The introduction of the UPass[19] allows students to live in areas further away from the universities, thus easing the pressure on the rental market in areas around the universities, such as the Regional Centre. However, the increasing number of students, most of whom will rely on the private rental market, will continue to have a significant effect on the availability of rental housing, particularly housing affordable for lower income households.

Residential options for students provided by St. Mary's University, Dalhousie University and Mount Saint Vincent University include the following:

Table 52: Student Housing Supply for Halifax Regional Municipality; 2015

	Capacity
St. Mary's University	658
Dalhousie University	2,544
Mount Saint Vincent University	247*

Source: St. Mary's University, Dalhousie University, and Mount Saint Vincent University
**Note*: There may be additional units for this university

[19] Halifax Transit's UPass is available to full-time university or community college students in Halifax from September to April. The fee for the pass is part of the enrollment fee for Dalhousie University, Mount Saint Vincent University, Nova Scotia College of Art and Design, Nova Scotia Community College, and Saint Mary's University.

3.5 WHAT IS THE NATURE OF THE HOUSING SUPPLY IN THE HALIFAX REGIONAL MUNICIPALITY?

1. The supply of housing in the Municipality is comprised of approximately 4% of non-market rental housing, 34% of private market rental housing and 62% ownership housing
   - Overall dwelling counts in the Municipality are increasing with the highest rate of increase in the number of dwellings seen in the Commuter North, Halifax Urban and Dartmouth Urban areas.
   - The Rural Resource / Agricultural and Regional Centre had the lowest rate of increase in the number of dwellings.
   - The supply of non-market housing in the Municipality includes 206 emergency shelter beds. There are also over 4,100 public housing units, almost 500 rent supplement units, and over 300 supportive and supported housing units.
   - While almost half of the public housing stock is mandated for seniors, more than half of applicants on the waiting list are seniors, indicating a need for more affordable units for seniors. There are also no units specifically mandated for non-senior, non-family individuals despite trends showing a growing proportion of households in the Municipality who would fit this category and have low incomes.

2. There is a need for continued efforts to ensure that the housing targets in the Regional Plan are being met, particularly in the Regional Centre with the target of 25% of all new dwelling units
   - Historical trends show that the overall number of dwellings in the Municipality is increasing.
   - Housing starts data indicate a shift toward the more urban areas of the Municipality in more recent years, with 33.0% of all housing starts occurring in the Halifax Urban area, 13.4% in Bedford/ Sackville Urban area and 23.8% in the Regional Centre. This shift is in line with the target in the Regional Plan however this data should be monitored to ensure targets are being met.
   - Residential development applications data show that 60.8% of all proposed residential units have been approved to be located in the rural communities with more than 40% to be located in the Commuter North area. This is in contrast to the targets identified in the Regional Plan. However, the proportion of residential units currently proposed for the Regional Centre meets, and even exceeds, the target for that area. In addition, many of the applications approved for the rural communities were approved prior to the adoption of the Regional Plan.
   - There are a number of challenges related to residential development in the urban core, including zoning bylaws and other planning restrictions, land owned by governments, and infrastructure capacity.

3. There is a need for additional rental housing to accommodate growth, although areas with higher vacancies should be monitored for future need.
   - Starts for ownership housing decreased while starts for rental units increased, making up just over half of all starts in 2014. In terms of dwelling types, a shift from single detached to multiple family dwellings was seen in housing starts from 2008 to 2014. More rental units and more multi-family units will help to meet the housing needs of households in the lower income categories and may help to alleviate some of the pressure for low and moderate income households.
   - The total vacancy rate for private rental units in the Municipality is 3.8% with some areas seeing even higher vacancy rates, such as 6.8% for all units in Dartmouth Urban and 10.8% for row apartments in the Regional Centre.
   - Universities in urban areas are more likely to rely on the private rental market and expect the majority of their students to live off-campus. This has a significant impact on the rental housing supply in the area.
   - There is an increasing demand for rental housing with higher end amenities geared towards the aging population.

4. There is a need for housing options which are affordable and appropriate for certain groups of the population who are in greater need, including persons with disabilities and frail seniors.
   - There is a long wait list and wait times for long term beds in the Municipality, pointing to a need for more supportive housing and other forms of housing which enables seniors to age in place.
   - The large proportion of seniors on the waiting list for subsidized housing indicate a need for more units affordable to seniors with low incomes and appropriate for aging in place.

5. There is a need to ensure that there is a sufficient supply of rental and ownership housing options affordable for low and moderate income households in the Municipality
   - Average house prices and average market rents in the Municipality are increasing at a greater rate than the consumer price index, suggesting a need to ensure that an adequate supply of affordable housing is available in the Municipality
   - Waiting lists for subsidized public housing units indicate a need for more options affordable to households with lower incomes, including single individuals who are non-seniors as there is currently no public housing stock mandated for this group

4.0 Housing Affordability

Housing is the largest monthly expenditure for most households in Canada. According to the 2013 Statistics Canada Survey of Household Spending, Canadians spend on average 28% of their income no shelter followed by 20.6% on transportation and 13.6% on food. In Nova Scotia, the average proportion of income spent on shelter was 26.0%[xliv].

Accessing affordable, adequate, and suitable housing is a pressing concern for many individuals and families. Research has shown that housing affordability is a problem that is disproportionately faced by lower income households. Affordability is also a concern for some moderate income households who choose to spend a large proportion of their income on housing to be able to move from the rental market to the homeownership market. Seniors on fixed pensions also often face significant affordability challenges.

Housing affordability is a critical element in the social wellbeing of all residents of the Halifax region. An adequate supply of affordable housing greatly contributes to the creation of healthy and economically prosperous communities.

Measuring housing affordability involves comparing housing costs to the ability of a household to meet those costs. Income and wages are used as a measure of housing affordability. By Canada Mortgage and Housing Corporation's definition, a dwelling is affordable to a household if it costs the family or household 30% of their gross monthly income or less.

4.1 INCOME SPENT ON SHELTER

Statistics Canada defines 'income spent on shelter' as the proportion of a household's average monthly household income which is spent on housing costs. This percentage is calculated by dividing the total shelter-related expenses by the household's total monthly income. These expenses include the monthly rent or the mortgage payment and the costs of electricity, heat, municipal services, property taxes and other shelter related expenses[xlv].

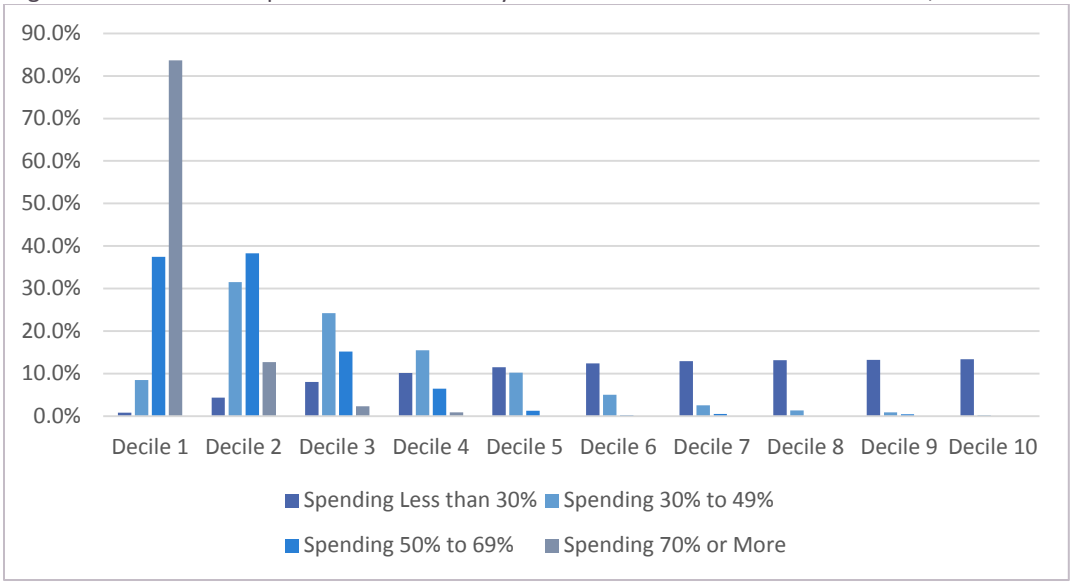
Income Deciles

The table below shows that most households with lower incomes (those with household incomes within the first three income deciles) may be experiencing housing affordability issues (i.e. spending 30% or more of their household income on housing costs). In the Municipality, 92.1% of households (15,195 households) earning within the first income decile are spending 30% or more of their household income on housing costs and 80.7% (13,305 households) are spending 50% or more of their household income. As expected, the proportion of households experiencing housing affordability challenges decreases as income increases, with less than one percent (0.3%) of households earning within the tenth income decile spending 30% or more of their income on housing costs.

While households with moderate and higher incomes may choose to spend more than 30% of their income on housing costs, lower income households often do not have a choice. In 2011, a total of

33,070 households with lower incomes (earning incomes within the first three income deciles) were spending 30% or more of their incomes on housing costs, representing 20.0% of all households in the Municipality. An additional 5.3% of all households (8,660 households) are also spending 30% or more of their household income on housing costs although these households may be choosing to do so for reasons other than the inability to find more affordable housing. Of the households spending 30% or more of their household income on housing costs, 19,505 households (11.8% of all households) are spending 50% or more on housing costs.

Figure 19: Income Spent on Shelter by Income Decile for Halifax CMA; 2011



Source: Statistics Canada Census Custom Tabulations, 2001 and 2011

When the proportions of households experiencing housing affordability challenges in the Halifax region are compared to the proportions in the rest of the province, the proportions of households with housing affordability challenges outside of the Halifax region are smaller. This indicates that housing is less affordable in the Municipality.

Within the different areas of the Municipality, the Regional Centre had the largest proportion of its households spending 30% or more of their income on housing costs at 37.9% of all households in the Regional Centre. Of these households, 19.4% are spending 50% or more of their income on housing costs. It should be noted that the large proportion of households with low incomes in the Regional Centre is partly due to the presence of a number of subsidized housing projects and support services in the area.

The Halifax Urban area has the second largest proportion of households spending 30% or more of their household income on housing costs with more than a quarter (27.6%) of all households. Of these 12.3% are facing severe housing affordability issues (spending 50% or more).

The Commuter North area has the smallest proportion of households with housing affordability issues, with 13.5% spending 30% or more and 5.9% spending 50% or more. Similarly, the Commuter West has

14.0% of all households spending 30% or more and 7.2% spending 50% or more on housing costs. The Commuter East has 14.6% of all its households spending 30% or more on housing costs and 5.7% spending 50% or more on housing costs.

This data suggests that the Regional Centre and Halifax Urban areas have the highest need with regard to housing options that are affordable to lower income households. This is supported by survey respondents and focus group participants who stated that housing is becoming increasingly unaffordable in the urban core. The data also shows that certain areas of the Municipality, such as the Commuter North area, may have more affluent households who can afford the housing options in that area.

It should be noted that while some areas may have lower proportions of households facing housing affordability challenges (Commuter East, Commuter North, Commuter West, and Rural Resource/ Agricultural areas), these areas are also farther away from the concentration of jobs and services in the urban core. Thus, these households may be spending less on housing but more on transportation costs. In addition, many of these areas are outside the Municipality's urban transit service boundary suggesting that these households would have to have their own vehicles to travel to work, services, and amenities. Survey respondents and focus group participants stated that more people were moving outside of the urban core due to increasing housing costs but were then faced with increased transportation costs and limited access to services.

Table 53: Proportion of Households Spending 30% or more and 50% or more of Household Income on Housing Costs for Halifax CMA and all Geographies; 2011

	> 30%	> 50%
Halifax CMA	25.3%	11.8%
Bedford/ Sackville Urban	18.7%	7.7%
Commuter East	14.6%	5.7%
Commuter North	13.5%	5.9%
Commuter West	14.0%	7.2%
Dartmouth Urban	17.1%	6.5%
Halifax Urban	27.6%	12.3%
Regional Centre	37.9%	19.4%
Rural Resource/ Agricultural	17.9%	8.9%

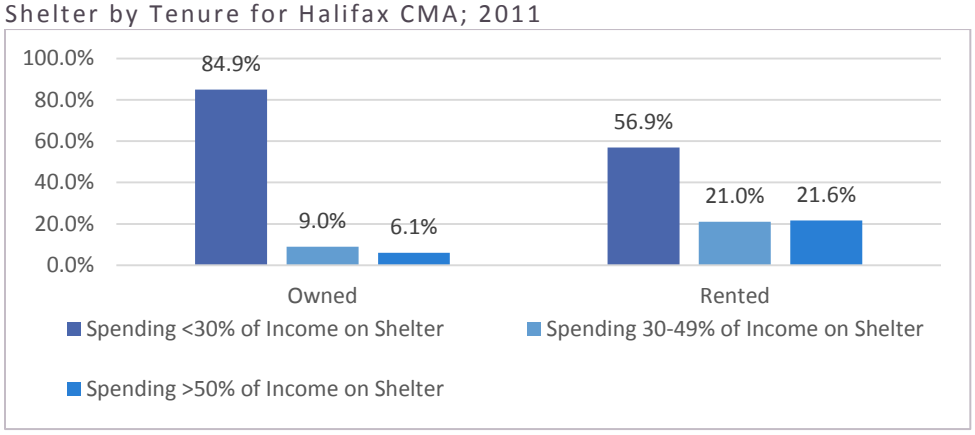
Source: Statistics Canada Custom Tabulations, 2011

Affordability by Tenure

In the Municipality as a whole, a much larger proportion of renters are experiencing housing affordability issues (spending 30% or more of their income on housing costs). In 2011, 42.7% of renters (26,215 households) were facing housing affordability issues compared to 15.0% of owners (15,570 households). Of those renter households, 21.6% were spending 50% or more of their income on housing costs compared to 6.1% of owners. When compared to the rest of the province outside of the

Halifax region, 13.1% of owners and 42.6% of renters are facing housing affordability challenges. This suggests a greater need for affordable rental options in the Municipality.

Figure 20: Proportion of Households Spending Less than 30% of Income on Shelter, 30-49% of Income on Shelter, and 50% or More of Income on Shelter by Tenure for Halifax CMA; 2011



Source: Statistics Canada Census Custom Tabulations, 2011

In all areas of the Municipality, the proportions of owner and renter households experiencing housing affordability issues increased from 2001 to 2011, indicating that housing is becoming less affordable. More recent rental market data shows that despite the increasing vacancy rates, average rents are also increasing, suggesting that housing affordability challenges will continue.

The Commuter North has the smallest proportion of owner households facing housing affordability challenges, with 11.7% of all owner households spending 30% or more of their income on housing costs. In contrast, the Regional Centre has the largest proportion of both owner and renter households spending 30% or more of their income on housing costs, with 19.9% of owners and 48.1% of renters. It should be noted that while the Commuter North has the smallest proportion of owners experiencing housing affordability challenges, it has the second largest proportion of renters in this category, at 44.0% of all renters in the area. The high rate of renters experiencing housing affordability issues in the Commuter North may be partly due to the limited supply of rental units in the area. This suggests a need to increase the supply of affordable rental options in the area.

The proportion of owners spending 30% or more of their household income in Bedford/ Sackville Urban (13.3%), Commuter East (14.3%), Commuter North (11.7%), Commuter West (13.8%) and Dartmouth Urban (12.2%) were all less than the proportion in the Municipality as a whole (15.0%) in 2011. The proportion of owners spending 30% or more in the Rural Resource/ Agricultural area was the same as the Municipality as a whole (15.0%) while the proportions in the Regional Centre (19.9%) and Halifax Urban (18.0%) were greater than that for the Municipality.

With regard to renter households experiencing housing affordability challenges, Bedford/ Sackville Urban (37.3%), Commuter East (26.6%), Commuter West (29.4%), Dartmouth Urban (37.4%), Halifax Urban (37.1%) and the Rural Resource/ Agricultural (41.4%) areas all had lower proportions compared to the Municipality as a whole (42.7%). The Regional Centre (48.1%) and Commuter North (44.0%) both

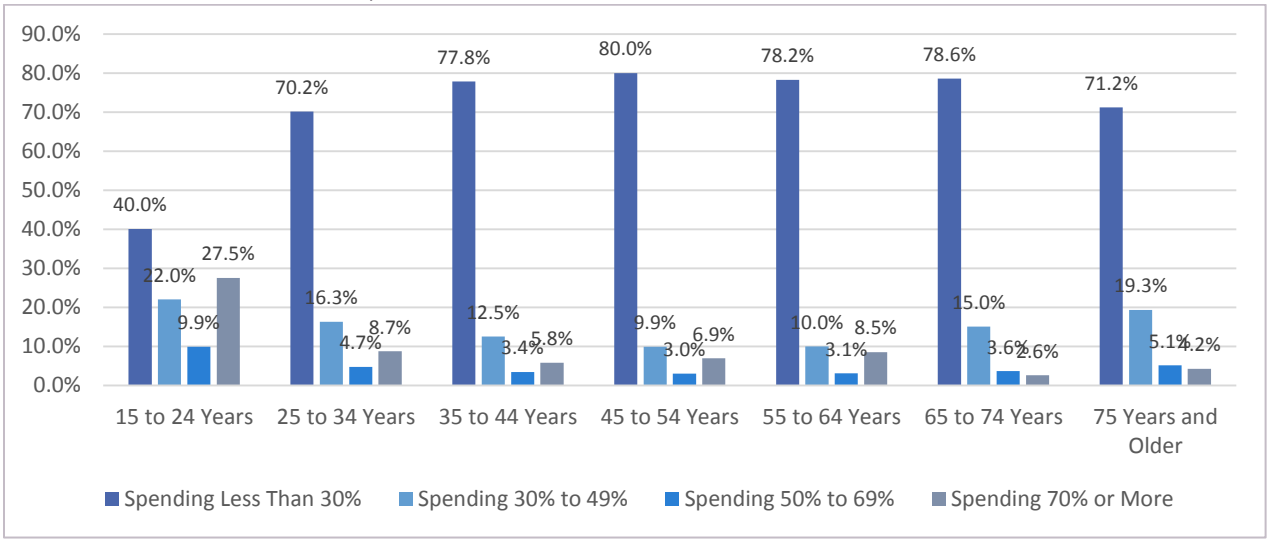
had higher proportions of renters with housing affordability issues compared to the Municipality as a whole. *(Please refer to the Appendix for detailed tables)*

This data suggests that while all areas of the Municipality require affordable housing options, there is a greater need for affordable ownership and rental options in different areas. The Commuter North may have a greater need for affordable rental options while Halifax Urban may have a greater need for affordable ownership options. The Regional Centre shows a need for affordable options for both owners and renters.

Affordability by Age of Household Maintainer

In the Municipality in 2011, the largest proportion of households experiencing housing affordability issues was households with maintainers less than 25 years, at 60.0% of all households in this category. This is to be expected as these households have only started their working career. Just under a quarter (24.5%) of households led by those 65 years and older was spending 30% or more of their household income on housing costs. Households led by those 65 years and older had the smallest proportion spending 50% or more of their income on housing costs at 7.6% of all senior households. Households led by those aged 45 to 54 had the smallest proportion of households with housing affordability issues. This may be partly due to the fact that this is the peak working age. Almost 30% of those aged 25 to 34 years and almost a fifth of those aged 35 to 44 years spend 30% or more of their household income on housing costs.

Figure 21: Proportion of Household Income Spent on Housing Costs by Age of Household Maintainer for Halifax CMA; 2011



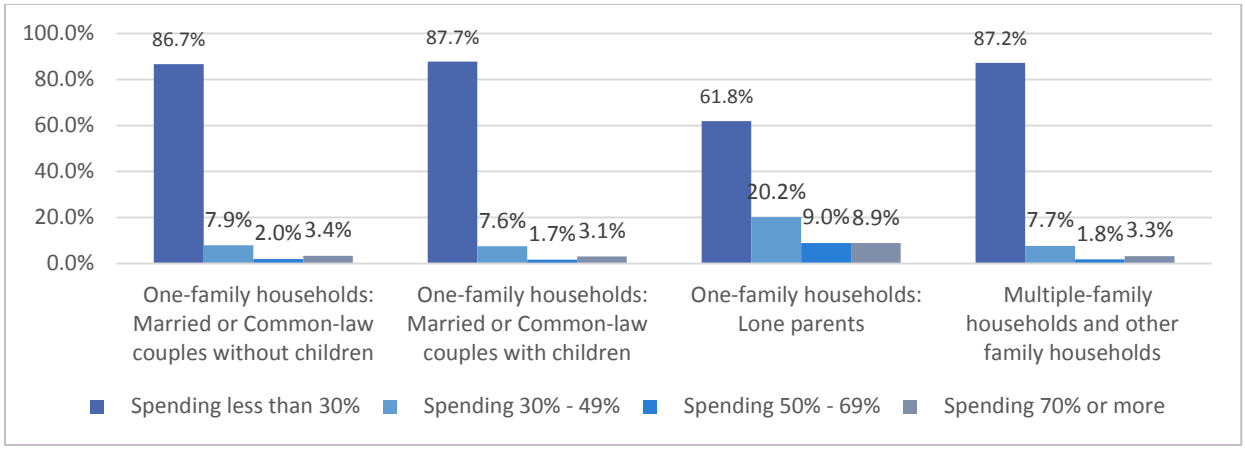
Source: Statistics Canada Census Custom Tabulations, 2011

Affordability by Household Type

Lone parent households were the most likely of the family households to experience housing affordability issues. In 2011, 38.1% of lone parent households in the Municipality were spending 30% or more of their income on housing costs. Of these, 17.9% were spending 50% or more. In contrast,

couples with children had the highest proportion of households living in housing in housing that was affordable to their household incomes, at 87.7% of all couples with children. Similarly, multiple and other family households had 87.2% of these households living in housing that was affordable. While the majority of these households had housing that was affordable, there were still a significant number of households experiencing housing affordability issues.

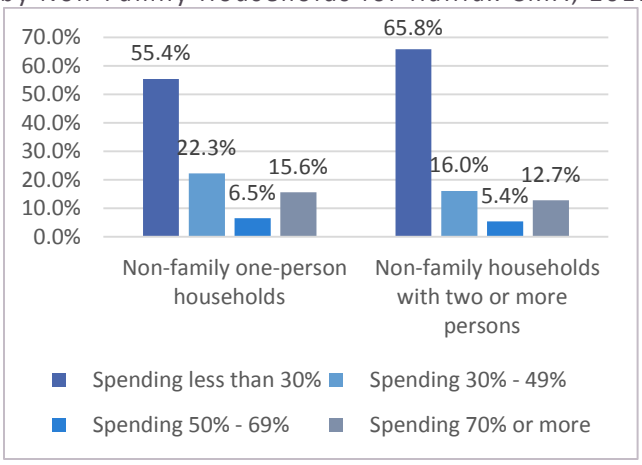
Figure 22: Percentage of Income Spent on Shelter by One-Family Household for Halifax CMA; 2011



Source: Statistics Canada Census Custom Tabulations, 2011

As can be expected, individuals living alone are the largest proportion of households facing housing affordability issues. In 2011, 44.6% of these households spent 30% or more of their income on housing costs. In addition, 22.1% were spending 50% or more of their income on housing costs. More than a third (34.2%) of non-family two-or more person households, such as those living with roommates, were facing housing affordability issues and 18.1% of these were spending 50% or more of their income on housing costs.

Figure 23: Percentage of Income Spent on Shelter by Non-Family Households for Halifax CMA; 2011



Source: Statistics Canada Census Custom Tabulations, 2011

The data above shows that in the Municipality, single individuals and lone parent families are the households in most need of affordable housing options.

Affordability for Persons with Disabilities

Just over 30% (30.2%) of households with a person with disabilities were facing housing affordability challenges in the Municipality in 2011. Of those facing housing affordability issues, 14.1% were spending 50% or more of their household income on housing costs. Within the different areas of the Municipality, the Regional Centre had the largest proportion (47.9%) of households with a person with a disability with housing affordability issues while the smallest proportion was in the Commuter West (15.6%).

Table 54: Proportion of Income Spent on Shelter by Persons with Disabilities in Halifax CMA and Study Geographies; 2011

	>30%	>50%
Halifax CMA	30.2%	14.1%
Bedford/Sackville Urban	20.4%	7.5%
Commuter East	13.8%	4.5%
Commuter North	19.1%	10.2%
Commuter West	15.6%	6.9%
Dartmouth Urban	17.2%	5.0%
Halifax Urban	36.9%	17.4%
Regional Centre	47.9%	24.1%
Rural Resource/Agricultural	19.6%	10.3%

Source: Statistics Canada Custom Tabulations; 2011

Affordability for Recent Immigrants

In 2011, 43.2% of all recent immigrant households were spending 30% or more of their household income on housing costs and 23.2% were spending 50% or more of their income on housing costs. More than half (53.7%) of recent immigrant households in Bedford/ Sackville Urban were facing housing affordability issues and most of these households were spending 50% or more of their income on housing costs. The Regional Centre (51.1%), Commuter North (44.4%) and Dartmouth Urban (44.2%) also had large proportions of recent immigrant households facing housing affordability issues. In contrast, the Commuter East, Commuter West and Rural Resource/ Agricultural areas had no recent immigrant households facing housing affordability issues. Focus group participants raised the issue of housing for large families with low incomes, particularly refugees and new immigrants. It was stated that in some cases, these families are being split up due to a lack of suitable and affordable accommodation.

Table 55: Proportion of Income Spent on Shelter by Households Led by a Recent Immigrant; Halifax CMA, 2011

	>30%	>50%
Halifax CMA	43.2%	23.2%
Bedford/Sackville Urban	53.7%	40.7%
Commuter East	0.0%	0.0%
Commuter North	44.4%	27.8%
Commuter West	0.0%	0.0%
Dartmouth Urban	44.2%	7.0%
Halifax Urban	34.4%	16.1%
Regional Centre	51.1%	30.5%
Rural Resource/Agricultural	0.0%	0.0%

Source: Statistics Canada Census Custom Tabulations, 2011

Affordability for Aboriginal Peoples

In 2011, 31.9% of households led by an Aboriginal Person in the Municipality were spending 30% or more of their household income on housing costs and 18.9% were spending 50% or more of their income. Half of Aboriginal-led households in the Regional Centre were facing housing affordability issues. Similarly, 29.5% of Aboriginal-led household living in the Halifax Urban area and 21.6% in the Dartmouth Urban area were facing housing affordability issues[20].

Table 56: Proportion of Income Spent on Shelter by Households Led by an Aboriginal Person in Halifax CMA; 2011

	>30%	>50%
Halifax CMA	31.9%	18.9%
Bedford/Sackville Urban	14.9%	5.7%
Commuter East	7.0%	7.0%
Commuter North	7.4%	0.0%
Commuter West	0.0%	0.0%
Dartmouth Urban	21.6%	13.4%
Halifax Urban	29.5%	12.3%
Regional Centre	50.0%	32.1%
Rural Resource/Agricultural	0.0%	0.0%

Source: Statistics Canada Custom Tabulations, 2011

[20] It should be noted that the data presented in the report is for Aboriginal-led households living off-Reserve.

4.2 CORE HOUSING NEED

A household is said to be in core housing need if its housing falls below at least one of the adequacy, suitability or affordability standards[21] and has to spend more than 30% or its before-tax income to pay the median rent of alternative housing in the area that meets the three standards of adequacy, suitability and affordability.

In 2011, 13.0% (20,415 households) of all households in the Municipality were in core housing need. This number and proportion is less than that in 2001 at 16.3% (22,390 households) of all households. While the proportion of households in core housing need in 2011 is less than that in 2006 (13.6%), the actual number of households has increased slightly from 20,200 in 2006 to 20,415 in 2011. Provincial staff stated that many of the households who receive income assistance are in core housing need.

When compared to similar municipalities, the Halifax CMA has a greater proportion of households in core housing need compared to all comparator municipalities (St. John's, Moncton, Quebec, London, Regina, and Edmonton) with the exception of Victoria, which had 14.7% of all households in core housing need. In general, the proportion of households in core housing need in all the comparator municipalities decreased from 2001 to 2011 with the exception of Victoria which saw an increase from 13.4% in 2001 and 12.4% in 2006 to 14.7% in 2011.

Table 57: Proportion of Households in Core Housing Need for Halifax CMA and Comparable Census Metropolitan Areas; 2001, 2006 and 2011

	2001	2006	2011
St. John's - CMA	13.5%	13.5%	11.9%
Halifax - CMA	**16.3%**	**13.6%**	**13.0%**
Moncton - CMA	10.8%	10.8%	9.5%
Québec - CMA	12.3%	9.3%	8.6%
London - CMA	13.2%	12.8%	12.9%
Regina - CMA	10.1%	9.6%	12.0%
Edmonton - CMA	10.9%	10.6%	11.3%
Victoria - CMA	13.4%	12.4%	14.7%

Source: CMHC Housing in Canada Online (HICO) based on 2001, 2006 and 2011 Census

For the households in core housing need, over 90% (91.6% or 18,700 households in 2011) fell below the affordability standard. Households falling below the adequacy standards (i.e. requiring major repairs) made up 17.1% (3,485 households) of all households in core housing need in the Municipality in 2011. This suggests that in addition to the cost of housing, there is a need to consider the condition of housing, particularly for households with low incomes. Survey respondents and focus group participants from the non-profit sector stated that some households make do with housing that is in need of major repairs because that is the only option they can afford.

[21] Adequate housing is housing that does not require any major repairs. Suitable housing is housing with enough bedrooms for the size and make-up of the household. Affordable housing is housing which costs less than 30% of a household's income.

Table 58: Households in Core Housing Need in Halifax CMA; 2011

	Total	Owners	Renters
Total - All households regardless of standards	13.0%	5.4%	26.7%
Below Adequacy Standard	17.1%	21.8%	15.3%
Below Affordability Standard	91.6%	87.1%	93.2%
Below Suitability Standard	7.1%	5.9%	7.5%

Source: CMHC Housing in Canada Online (HICO) based on 2011 Census

Households in core housing need had an average household income of $20,651 in 2011 compared to an average household income of $80,034 for all households (regardless of core need status).

Aboriginal Households in Core Housing Need[22]

In 2011, Aboriginal households in core housing need in the Halifax CMA made up 3.6% of all households in core need; increasing by 41.9% from 525 in 2001 to 745 in 2011. The proportion of Aboriginal households in core housing need in 2011 was greater than the proportion of all Aboriginal households (regardless of core need status) in Halifax, at 3.4% of all households in 2011. In addition, Aboriginal households in core need have an average income of $21,527 in 2011 compared to an average household income of $71,666 for all Aboriginal households in the Municipality[xlvi].

Senior Households in Core Housing Need[23]

In 2011, senior households in core need made up 25.5% of all households in core need in Halifax; decreasing by 10.3% from 5,800 households in 2001 to 5,200 households in 2011. Similar to Aboriginal households, the share of senior households in core need is larger than the overall share of senior households in the municipality; 25.5% in core need in 2011 compared to 19.8% of all households. Senior households in core need had an average household income of $20,443 in 2011 compared to an average of $63,324 for all senior households[xlvii].

4.3 OWNERSHIP AND RENTAL AFFORDABILITY

When the average house prices[24] in Halifax are compared to what is affordable for each of the household income deciles[25], the data shows that the average price of existing homes is affordable to households with higher incomes (falling within the sixth to tenth income deciles) while the cost of a new home would be affordable to households with incomes falling within the seventh income decile or

[22] It should be noted that this data is taken from CMHC Housing in Canada Online whereas the data presented in earlier sections of the report is from Statistics Canada National Household Survey and as such, there may be some discrepancies in the number and proportion of households.

[23] It should be noted that this data is taken from CMHC Housing in Canada Online whereas the data presented in earlier sections of the report is from Statistics Canada National Household Survey and as such there may be some discrepancies.

[24] It should be noted that these are average house prices and, as such, there are homes that are more affordable.

[25] Household incomes for 2014 have been estimated based on the compounding growth rate and Consumer Price Index to allow direct comparison to 2014 house prices and average rents

higher. This shows that households with incomes falling within the first five income deciles (earning $65,492 or less in 2014) would have to spend more than 30% of their household income on housing costs or would have to have equity in their home of greater than 10% of the purchase price to afford the average sale price of existing homes in the Municipality.

With regard to rental housing, households with incomes in the first two income deciles (earning $29,566 or less in 2014)[26] would not be able to afford average market rents without spending more than 30% or their household income. This indicates that these households would require assistance, such as rent supplements, to afford housing. Households with incomes falling within the first three income deciles (earning $40,692 or less in 2014) would not be able to afford the average market rent for a three-bedroom unit in the Municipality.

Table 59: Ownership and Rental Dwelling Affordability by Income Decile for Halifax CMA; 2014

	Projected Upper-End Income (2014)	Affordable Ownership	Average Sale Price		Affordable Monthly Rent	Average Rent		
			New Homes	Existing Homes		(1 bed)	(2 beds)	(3+ beds)
			$375,847	$279,294		$800	$1,005	$1,267
Decile 1	$17,065	$69,132	✗	✗	$427	✗	✗	✗
Decile 2	$29,566	$119,774	✗	✗	$739	✗	✗	✗
Decile 3	$40,692	$164,846	✗	✗	$1,017	✓	✓	✗
Decile 4	$52,266	$211,734	✗	✗	$1,307	✓	✓	✓
Decile 5	$65,492	$265,313	✗	✗	$1,637	✓	✓	✓
Decile 6	$80,207	$324,925	✗	✓	$2,005	✓	✓	✓
Decile 7	$96,973	$392,845	✓	✓	$2,424	✓	✓	✓
Decile 8	$119,499	$484,100	✓	✓	$2,987	✓	✓	✓
Decile 9	$155,761	$631,000	✓	✓	$3,894	✓	✓	✓
Decile 10	$155,762	$631,004	✓	✓	$3,894	✓	✓	✓

Source: Statistics Canada Census Custom Tabulations, 2001 and 2011; CMHC Housing Information Portal; Halifax Regional Municipality Tax Assessment Roll Data; and SHS Calculations assuming an affordable house price based on spending 30% of gross household income, a 25-year amortization period, 10% down payment, and mortgage rate of 4.38%

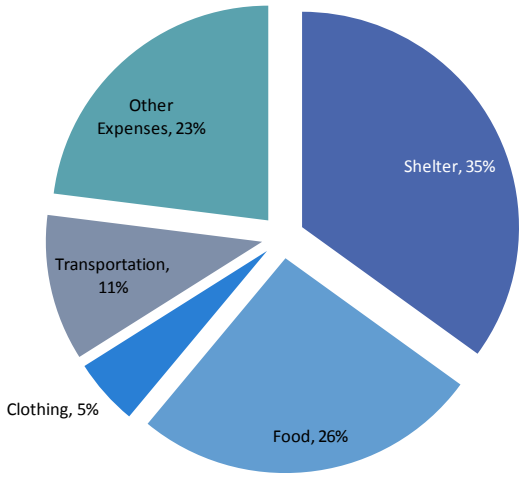
It should be noted that the average housing costs noted above do not include the cost of utilities, property taxes, and maintenance. Using the shares of the major categories of the Market Basket Measure (MBM)[27], shelter costs (which is calculated as the median cost of two- or three-bedroom rental units including electricity, heat, water and appliances) account for 35% of a household's gross annual income and transportation (which is calculated as the cost of public transit where available or the cost of

[26] About 33,000-36,000 households in 2014

[27] Statistics Canada definite the Market Basket Measure (MBM) as the measure of low income based on the cost of a specific basket of goods and services representing a modest, basic standard of living. It includes the costs of food, clothing, footwear, transportation, shelter and other expenses for a reference family of two adults aged 25-49 and two children aged 9 and 13.

owning and operating a modest vehicle where public transit is not available) makes up 11%[xlviii]. As demonstrated in this figure, the larger the proportion of income spent on shelter costs, the less there is leftover for other basic expenses, including food.

Figure 24: Share of the Major Categories of the Market Basket Measure



Source: Statistics Canada (2013). Market Basket Measure (2011 base).

A comparison of average rents in the different areas within the Municipality to affordable rents shows that rental housing in all areas of the Municipality is not affordable to households earning within the first two income deciles (earning $29,566 or less in 2014). These households would require some form of assistance to afford housing or would have to spend more than 30% of their income on housing costs. In addition, households with incomes falling within the third income decile (earning $40,692 or less in 2014) would not be able to afford rental housing in the Commuter North and Dartmouth Urban area unless they spend more than 30% of their household income. This may partly explain why the Commuter North has such a large proportion of renters (44.0%) spending more than 30% of their household income on housing costs.

Table 60: Rental Dwelling Affordability by Income Decile for all Halifax CMA Geographies; 2014

Income Decile	Affordable Monthly Rent	Average Rents							
		Bedford/ Sackville Urban	Commuter East	Commuter North	Commuter West	Dartmouth Urban	Halifax Urban	Regional Centre	Rural Resource/ Agricultural
		$873	-	$1,024	-	$1,008	$939	$933	-
Decile 1	$427	✗	-	✗	-	✗	✗	✗	-
Decile 2	$739	✗	-	✗	-	✗	✗	✗	-
Decile 3	$1,017	✓	-	✗	-	✗	✓	✓	-
Decile 4	$1,307	✓	-	✓	-	✓	✓	✓	-
Decile 5	$1,637	✓	-	✓	-	✓	✓	✓	-
Decile 6	$2,005	✓	-	✓	-	✓	✓	✓	-
Decile 7	$2,424	✓	-	✓	-	✓	✓	✓	-
Decile 8	$2,987	✓	-	✓	-	✓	✓	✓	-
Decile 9	$3,894	✓	-	✓	-	✓	✓	✓	-
Decile 10	$3,894	✓	-	✓	-	✓	✓	✓	-

Source: Statistics Canada Census Custom Tabulations, 2001 and 2011; CMHC Custom data; SHS Calculations, assuming 30% of gross household income spent on housing costs
Data for some areas is unavailable or has been suppressed due to confidentiality

The following table shows that vacancy rates differ for rental units within the different rent ranges. In 2014, the lowest rate was for units in the $850 - $949 rent range (2.5%) whereas the highest vacancy rate (5.4%) was for units with rents less than $650 followed by units in the $650 - $749 range (4.5%). Units with rents in the highest range ($1,050 or more) also had a high vacancy rate at 4.2%. One possible reason for high vacancy rates for units in the lowest rent ranges is that these units are not in good condition. This is supported by focus group participants and survey respondents from the non-profit sector who noted that some units which were more affordable to households with lower incomes were in a poor state of repair.

Similar trends can be observed within the different areas of the Municipality where data is available. Vacancy rates for the units in the lowest rent range are: 8.8% in Bedford/ Sackville Urban; 6.7% in Dartmouth Urban; 3.5% in Halifax Urban; and 6.2% in the Regional Centre. These vacancy rates are all either higher or equal to (Halifax Urban) the total Vacancy rate for the area. *(Please refer to the Appendix for detailed tables).*

Table 61: Vacancy Rates by Rent Range and Unit Size for Halifax CMA; 2014

Rent Range	Bachelor	1-bed	2-bed	3+ bed	Total
Less than $650	6.8	4.8	6.6	**	5.4
$650 - $749	0.2	3.3	6.6	4.7	4.5
$750 - $849	2.3	2	5	7.6	3.9
$850 - $949	0.4	2	3.4	1	2.5
$950 - $1,049	1.1	1.1	5.3	**	3.9
$1,050+	**	2.7	4.4	4.3	4.2
Total	3.2	3	4.9	4.6	4.1

Source: CMHC Custom Data, 2015
Data for some areas is unavailable or has been suppressed due to confidentiality

The following table shows that the average house price of an existing home in 2014 is most affordable in the Rural Resource/ Agricultural area and least affordable in the Regional Centre. Households with incomes falling within the second income decile or higher can afford an existing home in the Rural Resource/ Agricultural area whereas a household would require an annual income falling within the seventh income decile or higher to be able to afford an existing home in the Regional Centre.

Average house prices in the Bedford/ Sackville Urban, Commuter North, Commuter West and Halifax Urban areas would not be affordable to households with annual incomes falling within the first five income deciles unless they had a down payment greater than 10% of the purchase price or unless they spent more than 30% of their income on housing costs. Average house prices in the Commuter East and Dartmouth Urban areas were slightly more affordable but these were still not affordable to households with incomes falling within the first four income deciles.

The data on the number of sales for each price range affordable to each income decile shows that, despite the higher average house prices, there are still some dwellings which sold for prices affordable to households within the lower income deciles. In 2014, 4.0% of all sales (205 units) in the Municipality had prices affordable to households within the first income decile (prices at about $69,000 or less). Almost a quarter (23.9%) of these sales was in the Rural Resource/ Agricultural area and just over a fifth (20.5%) were in the Commuter East. The smallest proportion of these units was in the Regional Centre (5.4% or 11 units) followed by the Dartmouth Urban area (5.9% or 12 units).

Within the different areas of the Municipality, the Commuter North area had the smallest proportion of existing home sales affordable to households in the third to the sixth income decile (44.3% of all sales in the area in 2014) while Dartmouth Urban had the highest proportion (78.2% of all sales in the area in 2014). Bedford/ Sackville Urban, Commuter East and Commuter West all had over 60% of all sales in the area with selling prices affordable to households in the third to sixth income deciles while Halifax Urban had 70.8% and the Regional Centre had 57.6%. As expected, the Commuter North had the highest proportion of sales falling within the seventh to the tenth income deciles in 2014 followed by the Regional Centre at 38.9% of all sales in the area. *(Please refer to the Appendix for detailed tables)*

Table 62: Ownership Dwelling Affordability by Income Decile for all Halifax CMA Geographies; 2014

Income Decile	Affordable Price	Average House Prices							
		Bedford/ Sackville Urban	Commuter East	Commuter North	Commuter West	Dartmouth Urban	Halifax Urban	Regional Centre	Rural Resource/ Agricultural
		$289,499	$231,354	$318,509	$272,947	$250,673	$270,863	$330,556	$121,880
Decile 1	$69,132	✗	✗	✗	✗	✗	✗	✗	✗
Decile 2	$119,774	✗	✗	✗	✗	✗	✗	✗	✓
Decile 3	$164,846	✗	✗	✗	✗	✗	✗	✗	✓
Decile 4	$211,734	✗	✗	✗	✗	✗	✗	✗	✓
Decile 5	$265,313	✗	✓	✗	✗	✓	✗	✗	✓
Decile 6	$324,925	✓	✓	✓	✓	✓	✓	✗	✓
Decile 7	$392,845	✓	✓	✓	✓	✓	✓	✓	✓
Decile 8	$484,100	✓	✓	✓	✓	✓	✓	✓	✓
Decile 9	$631,000	✓	✓	✓	✓	✓	✓	✓	✓
Decile 10	$631,004	✓	✓	✓	✓	✓	✓	✓	✓

Source: Statistics Canada Census Custom Tabulations, 2001 and 2011; Halifax Regional Municipality Tax Assessment Roll data; SHS Calculations, assuming 30% of gross household income spent on housing costs

4.4 HOUSING GAPS ALONG THE CONTINUUM

The housing market can be viewed as a continuum, where ideally, supply responds to the range of housing demand in a community. However, the housing needs in a community are not always met in the private housing market. This is particularly true for individuals and families with low incomes and those who have special housing needs, such as persons with disabilities or frail seniors.

Non-market housing is made up of temporary accommodation, which includes emergency shelters and transitional housing units, as well as permanent housing, which includes supportive, supported and special needs housing and subsidized or public housing units. While there is always a need for temporary, emergency accommodation in a community, the focus of non-market housing should be on permanent accommodation.

Market housing includes rental and ownership options in the private housing market. While some of these units may be affordable to lower income households, most of these units are targeted to moderate and higher income households.

The following figure shows that if households spent no more than 30% of their household income on shelter costs, 20% of households in the Municipality (30,030 in 2011) would not be able to afford market

housing. Most of these households would have to rely on non-market housing, including rent supplements, unless they are already living in homes which they have fully paid off.

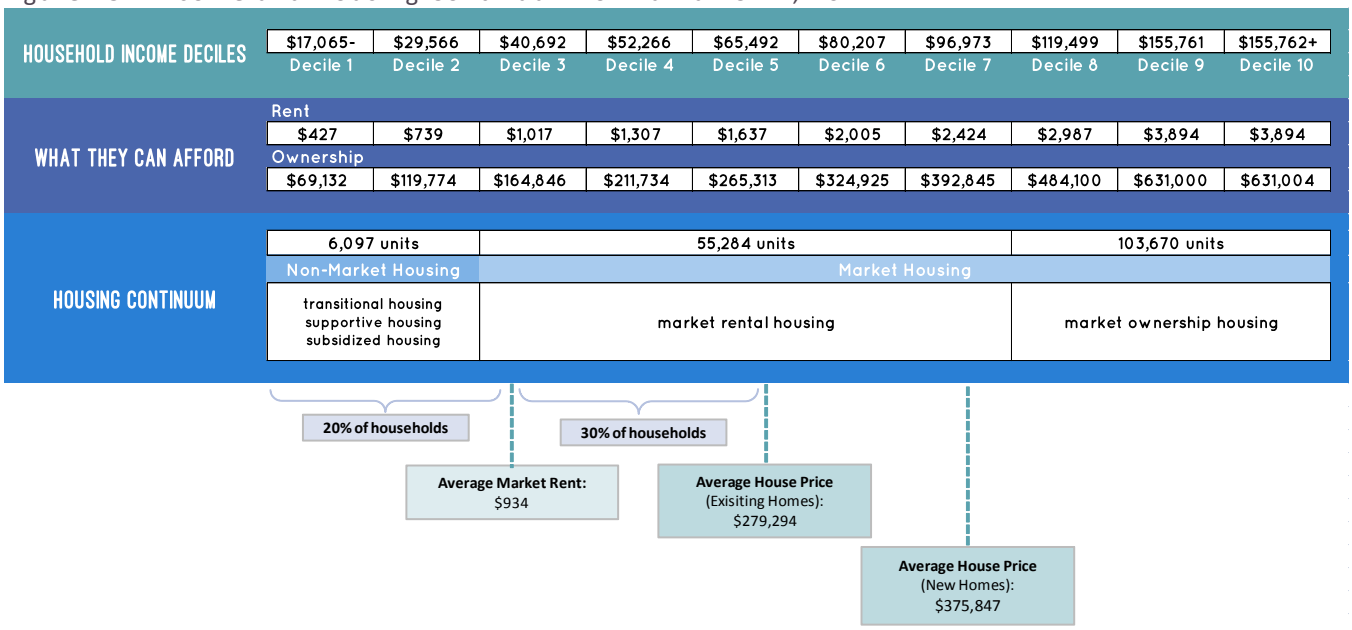
Households with incomes falling within the third income decile (with an estimated upper limit of $40,692 in 2014) would be able to afford the average market rent in the Municipality but households with incomes within the third to the fifth income decile (making up 30% or 49,610 households in 2011) would not be able to afford the average price of an existing home unless they spent more than 30% of their income on housing costs or had a down payment greater than 10% of the purchase price of the home.

In addition, households would have to earn incomes falling within the fifth income decile or higher ($65,492 or more in 2014) to afford an existing home and incomes within the seventh income decile ($96,973 or more in 2014) or higher to be able to afford the average house price of a new home in the Municipality[28].

Additionally and as noted above, shelter costs do not generally include the cost of utilities, property taxes and maintenance, which would add another 3% - 5% to the proportion of income devoted to shelter costs.

The number of units in the housing continuum below does not include 206 emergency shelter beds as these are not permanent accommodation.

Figure 25: Income and Housing Continuum for Halifax CMA; 2014[29]



[28] Calculations assume shelter costs at 30% of gross annual household income, 10% down payment, 25-year amortization period, and 4.38% mortgage interest rate.

[29] Each decile is made up of 10% of households, which is about 16,000-18,000 households in 2014

Households with Low Incomes

The figure above shows that households with incomes falling within the first two income deciles (making up 20% of households in the Municipality) would not be able to afford the average market rent unless they spent more than 30% of their income on housing costs. Households with low incomes include[30]:

- 29.9% of all lone parent households
- 43.1% of all one-person households
- 32.1% of all recent immigrant households
- 27.2% of all households with a person who has a disability
- 27.9% of all households led by an Aboriginal person
- 50.4% of all youth households (those led by someone aged 15 to 24 years)
- 26.0% of all senior-led households (those aged 65 years and over)
- 37.4% of all renter households

Housing Options for Households with Low Incomes

For the most part, these households would have to be accommodated in non-market units, either in public housing units or in rent-supplement units in the private rental market. Most, if not all housing options would be rental housing options. There would also be a need for accessible housing options for persons with disabilities and to facilitate aging in place for senior households. In addition, there would be a need for long term care beds for those requiring 24-hour supports.

Challenges Facing Households with Low Incomes

The challenges facing households with incomes within the first two income deciles include:

- The limited availability of subsidized housing as demonstrated by a wait list with over 2,000 applicants as of February 2015
- The limited availability and long waiting list for long term beds, with over 700 people on the waiting list
- The long waiting list for home care, with 250 people waiting for full or partial service
- The lower rental vacancy rates for smaller unit sizes decreases the opportunity for rent supplement units within the private rental market stock
- The limited supply of permanent supportive housing options for persons with mental health issues, particularly those with concurrent disorders

Households with Moderate Incomes (earning within the 3rd to 5th Income Deciles)

The housing continuum shows that households with incomes falling within the third to the fifth income deciles (30% of households in the Municipality) can afford the average market rent in the Municipality but would not be able to afford the average house price of existing homes unless they had significant equity to contribute to the cost of the home. These households include:

[30] These categories are not mutually exclusive

- 43.0% of all lone parent households
- 39.6% of all one-person households
- 36.6% of all non-family households with two or more persons
- 34.1% of all recent immigrants
- 33.5% of all youth households (with a household maintainer aged 15 to 24)
- 34.8% of all households aged 25 to 34 years
- 40.6 of all seniors
- 39.2% of all renters
- 24.6% of all owners

Housing Options for Households with Moderate Incomes

Households with moderate incomes would be able to afford average market rents (households within the fourth and fifth income deciles would be able to afford average rents for all unit sizes) but would not be able to afford the average house price of an existing dwelling in the Municipality. As such, these households would require an adequate amount of rental housing, including smaller rental housing options for one- and two-person households as well as larger options for family households. These households would also require some affordable ownership options to help them move from rental to homeownership as well as to avoid spending more than 30% of their income on housing costs.

Challenges Facing Moderate Income Households

- The increasing cost of rental housing may push some of these households to spend 30% or more of their household income on housing costs
- The increasing cost of homeownership may further limit the ability of these households to move from renters to owners
- The increasing cost of housing in areas close to or within the urban core may drive these households further away from jobs, services and amenities

Households with Higher Incomes (earning within the 6th to 10th Income Deciles)

Households with incomes falling within the sixth income decile or higher, making up 50% of households in the Municipality, can afford average market rents and average house prices. These households include:

- 65.7% of all owners
- 60.5% of all couples without children
- 80.3% of all couples with children
- 78.3% of all multiple family and other family households
- 63.2% of all households 45 to 54 years and 54.0% of those aged 55 to 64
- 23.4% of renters

While these households can afford the majority of housing options in the Municipality, the increasing cost of housing may drive some of these households to spend more than 30% of their household income on housing costs or move to areas further away from jobs, services and amenities.

Constraints to the Provision of Affordable Housing

While the overall demand for rental housing is expected to continue, it is important to note that there is a gap and thus a particular need for an increase in the supply of housing affordable to households with low incomes. The data on waiting lists for subsidized housing supports this. While there may be some issues related to the condition of some private rental units, the higher vacancy rates provide an opportunity to increase the supply of non-market housing units by using the existing stock.

Survey respondents and focus group participants from the private and non-profit sectors noted that restrictive planning policies and zoning bylaws, particularly those associated with the creation of secondary suites and group homes, act as barriers to the development of affordable housing in the Municipality. Municipal Planning staff agree that there are some barriers in current zoning bylaws but these are currently under review and the goal is to make these more permissive where appropriate.

Survey respondents and focus group participants from the private sector also noted that the lengthy planning approval process was a barrier to residential development. This is supported by a report from 2013 which notes that the relatively slow planning and approvals process and the cost of development fees contribute to the lack of new construction in certain areas of the Municipality[xlix]. Current Municipal initiatives, including the proposed Centre Plan, aim to address this issue. Municipal Planning staff note that the 2008 Halifax Downtown Plan is credited with introducing clear development rules and a streamlined approval process in the downtown area and a similar approach is proposed for the rest of the Regional Centre through the Centre Plan.

While housing may be more affordable for lower and moderate income households in the rural communities of the Municipality, living in these areas is associated with increased transportation costs, particularly as most of these areas are outside of the urban transit service boundary. As such, affordable housing options should be focused within the urban communities.

Infrastructure capacity was also cited as a barrier to residential development, including affordable housing, in the urban core. Focus group participants from the private sector and municipal staff noted that areas slated for increased densities are also the areas that are already at full pipe capacity.

The limited supply of developable land in the urban core was also noted as a constraint to residential development and resulted in the increasing cost of housing in these areas. While there were some issues related to some government-owned sites, Municipal Planning staff note that there is an adequate supply of land for infill development. The issue is related more to infrastructure capacity, zoning regulations and the costs of development on greyfield and brownfield sites.

4.5 HOUSING GAPS BY GEOGRAPHY

As illustrated above, households with incomes falling within the first two income deciles would not be able to afford housing options in the private housing market in the Municipality. As such, these households would either have to spend more than 30% of their income on housing costs or be accommodated in non-market housing. The following shows the proportion of households with

household incomes falling within the first two income deciles ($29,566 or less in 2014) who are also spending 30% or more of their household income on housing costs in each of the areas within the Municipality.

Bedford/ Sackville Urban

In Bedford/ Sackville Urban, 10.0% of all households have incomes within the first two income deciles and are spending 30% or more of their household income on housing costs.

Households with incomes falling within the first two incomes deciles in Bedford/ Sackville include:

- 34.5% of recent immigrants
- 31.2% of one-person households
- 25.7% of lone parent households

Commuter East

In the Commuter East area, 7.1% of all households have incomes within the first two income deciles and are spending 30% or more of their household income on housing costs.

Households with incomes falling within the first two incomes deciles in Commuter East include:

- 34.5% of one-person households
- 29.3% of lone parent households

Commuter North

In the Commuter North, 6.2% of all households have incomes within the first two income deciles and are spending 30% or more of their household income on housing costs.

Households with incomes falling within the first two incomes deciles in Commuter North include:

- 35.9% of one-person households
- 23.4% of lone parent households

Commuter West

In the Commuter West, 7.3% of all households have incomes within the first two income deciles and are spending 30% or more of their household income on housing costs.

Households with incomes falling within the first two incomes deciles in Commuter West include:

- 32.4% of one-person households
- 20.9% of lone-parent households

Dartmouth Urban

In Dartmouth Urban, 8.5% of all households have incomes within the first two income deciles and are spending 30% or more of their household income on housing costs.

Households with incomes falling within the first two incomes deciles in Dartmouth Urban include:

- 34.3% of one-person households
- 22.0% of lone parent households

Halifax Urban

In Halifax Urban, 17.5% of all households have incomes within the first two income deciles and are spending 30% or more of their household income on housing costs.

Households with incomes falling within the first two incomes deciles in Halifax Urban include:

- 34.0% of households with a person with a disability
- 28.5% of recent immigrant households
- 27.0% of households led by an Aboriginal person
- 40.2% of one-person households
- 32.1% of lone parent households

Regional Centre

In the Regional Centre, 27.3% of all households have incomes within the first two income deciles and are spending 30% or more of their household income on housing costs.

Households with incomes falling within the first two incomes deciles in Regional Centre include:

- 40.1% of households with a person with a disability
- 46.8% of recent immigrant households
- 27.5% of immigrant households
- 44.5% of households led by an Aboriginal person
- 30.6% of non-family households with two or more people
- 49.5% of one-person households
- 37.2% of lone parent households

Rural Resource/ Agricultural

In the Rural Resource/ Agricultural area, 14.3% of all households have incomes within the first two income deciles and are spending 30% or more of their household income on housing costs.

Households with incomes falling within the first two incomes deciles in the Rural Resource/ Agricultural area include:

- 37.3% of households with a person with a disability
- 45.5% of households led by an Aboriginal person
- 65.4% of one-person households
- 46.9% of lone parent households

4.6 WHO IS FACING HOUSING AFFORDABILITY CHALLENGES IN THE HALIFAX REGIONAL MUNICIPALITY?

1. There is a need for an adequate supply of housing that is affordable to households with lower incomes, particularly in certain areas of the Municipality, such as the Regional Centre
   - More than a quarter of households in the Municipality are spending 30% of more of their income on housing costs and 11.8% are spending 50% or more of their household income
   - A much greater proportion of renters are experiencing housing affordability issues, with 42.7% of renters and 15.1% of owners. While this points to the need for more affordable rental housing, it may be that the current supply of rental, especially in areas with vacancy rates over 3%, would benefit from rental subsidies in the private market.
   - In 2011, 13.0% of all households in the Municipality (over 20,000 households) were in core housing need and most (over 90%) were falling below the affordability standard.

2. There is a need for non-market housing options for households with low incomes. These households require options for single individuals as well as families and most options should be rental.
   - Households with incomes falling within the first two income deciles (over 33,000 households in 2011) would not be able to afford the average market rent in the Municipality without spending more than 30% of their income on housing costs.
   - There are certain population groups who are more likely to be facing housing affordability issues, including one-person households, lone parent households, recent immigrant households, households with a person with a disability, and households led by an Aboriginal person.

3. There is a need for an adequate supply of rental housing for moderate income households, including smaller rental housing options for one- and two-person households as well as larger options for family households.
   - The average cost of an existing home is not affordable to households within the third to the fifth income decile (earning just under $65,500 in 2014) and the average cost of a new home is only affordable to households earning within the seventh income decile (just under $97,000 in 2014) unless these households spend more than 30% of their income on shelter costs or unless they had a down payment greater than 10% of the purchase price.
   - Private rental housing is most affordable in Bedford/ Sackville Urban ($873 in 2014) and least affordable in the Commuter North area ($1,024 in 2014).
   - Households with moderate incomes also require affordable ownership options to help them move from rental to homeownership without having to spend more than 30% of their household income on housing costs.

- The average house price for existing homes is most affordable in the Commuter East ($231,354 in 2014) and least affordable in the Regional Centre ($330,556 in 2014).

5.0 Housing Gaps Analysis and Future Needs

This section provides a summary of the key findings from the housing demand and housing supply analysis, as well as a summary of the current and emerging housing gaps in Halifax which were identified through the analysis presented in the previous sections of this report.

5.1 PLANNING AND HOUSING POLICIES AFFECTING SUPPLY

There are a number of planning and housing policies affecting the supply of housing in Halifax. They are summarized in the following and considered when making recommendations on future needs.

Halifax Regional Municipal Planning Strategy (October 2014)

This Planning Strategy was prepared as part of the five year review of the Regional Plan, which was adopted in 2006. As part of the review process, the Stantec Quantifying Study was commissioned to assess the public, private and social costs and benefits of various growth scenarios from 2011 to 2031. Conclusions from that study show that growth targets of 25% of new housing starts in the Regional Centre, 50% in the urban communities and 25% in the rural areas of the Municipality is estimated to save $670 million over the current pattern of development. In addition, significant additional cost savings could be achieved by increasing growth in the Regional Centre. As such, the RMPS identifies a target of 75% of new housing units to be located in the Regional Centre and urban communities with at least 25% of new housing units within the Regional Centre over the life of this Plan.

Amendments introduced through the five year review focus on four themes with associated actions. The actions related to housing include the following:

- Sustainable Solutions:
  - Expand the use of tools that increase housing affordability
- Enhance the Regional Centre:
  - Prepare new land use policies, bylaws and design guidelines that ensure high quality growth at an appropriate density and scale
  - Create incentives for growth through streamlined development approval processes, tax policies, density bonusing, capital investments and other strategies to attract new development to achieve the Regional Plan's urban growth targets
  - Create robust tools that protect neighbourhood character and scale
- Improve Urban and Rural Community Design:
  - Direct new growth to areas where infrastructure and services already exist
- Make Land Use and Transportation Planning Mutually Supportive:
  - Direct growth to designated growth areas based on available infrastructure and services

The Plan's vision for the Halifax region is to enhance the quality of life by fostering growth of healthy and vibrant communities, a strong and diverse economy, and sustainable environment. In addition, there are seven objectives related to settlement and housing including: the identified target for growth; focusing growth in centres where supporting services and infrastructure are already available; designing communities that are accessible to all mobility needs and are well connected with other communities; designing communities that provide housing opportunities for a range of social and economic needs and promote aging in place; and support housing affordability.

Chapter 3 of the Plan has policies related to Settlement and Housing with section 3.6 addressing Housing Diversity and Affordability. These policies encourage the creation of a mix of housing types, ensuring the availability of affordable housing, and considering partnerships and other planning policy changes to support the stated objectives.

A Housing Strategy for Nova Scotia (Spring 2013)

The Provincial Housing Strategy was released in the spring of 2013. As a follow-up to the strategy's release, Housing Nova Scotia, formerly known as the Nova Scotia Housing Development Corporation, was created.

The overarching goal of the Provincial Housing Strategy is to ensure that Nova Scotians can find the housing choice that's right for them and their families, at a price they can afford, in a healthy, vibrant community that offers the services, supports and opportunities they need.

The five key areas identified in the strategy are:

1. Fostering healthy, vibrant and diverse communities
2. Ensuring a range of affordable housing options for owners and renters alike
3. Offering paths to ownership that help Nova Scotians become homeowners
4. Building partnerships with communities, residents, businesses, non-profit organizations and local governments
5. Supporting independence, inclusion and dignity for seniors, people with disabilities and vulnerable Nova Scotians.

The new Provincial Housing Strategy also identifies a shift to a Housing First approach built on the success of the Housing Support Worker program introduced in 2011 in the Halifax Region. Other important changes include moving to mixed-use developments which include mixed income/ mixed housing types and actively pursuing homeownership options.

Homelessness Partnering Strategy Community Plan 2014-2019 for Halifax

Housing First is a program and philosophy that accommodates people regardless of their challenges. It supports them to remain housed without a requirement that they first become "housing ready". The Halifax Housing First – Phase One program will begin by housing and supporting 50 - 60 of the city's most chronically and repeatedly homeless individuals starting in the fall of 2015 with an Intensive Case Management (ICM) team in place. Ongoing evaluation will ensure the program is achieving its goals. This is an initiative of the Housing and Homelessness Partnership with contributions from all partners.

Strategy for Positive Aging in Nova Scotia (2005)

The Strategy for Positive Aging in Nova Scotia was released on December 13, 2005 and is a long-term guide to helping all sectors create senior-friendly communities and prepare for an aging population. The vision statement adopted by the Strategy is: *Nova Scotia is an inclusive society of caring communities that supports the well-being of seniors and values their contributions*. Guiding Principles were developed which can be used to assess the appropriateness of policies, programs and services for seniors. These guiding principles reflect the fundamental values and underlying beliefs of society. These guiding principles are: dignity, fairness, participation, respect, safety, self-determination, self-fulfillment, and security. The Strategy also identifies Positive Aging Goals and corresponding actions. These Goals are:

- Celebrating Seniors – Nova Scotians value seniors and celebrate their lifelong contributions.
- Financial Security – Secure and sufficient income provides an adequate standard of living for seniors.
- Health and Well-Being – A range of supports and services enables seniors to optimize their health and well-being.
- Maximizing Independence – Seniors enjoy maximum independence with support from family, friends, community and government.
- Housing Options – Affordable, accessible, safe and supportive housing options are available to seniors.
- Transportation – Affordable, safe and accessible transportation options are available to seniors.
- Respecting Diversity – Nova Scotians recognize, respect and respond positively to seniors in all their diversity.

The Strategy ignores boundaries which exist between each level of government, private and non-profit sector and community organizations. Instead, it views the province as a whole and considers how all parts can work together toward a shared vision.

Nova Scotia Mental Health and Addictions Strategy (2012)

The province launched a mental health and addictions strategy in 2012, *Together We Can*, which set out the plan to improve mental health and addictions care in the province. The strategy is guided by five key priority areas:

- Intervening and treating early for better results
- Shorter waits, better care

- Aboriginal and diverse communities
- Working together differently
- Reducing stigma

The strategy identifies actions for the first year for each of the priority areas. An update was provided a year after the release of the strategy which shows progress to date as well as an evaluation of what is working and what needs to be changed. Success is measured by looking at a number of key factors, including:

- Broadening understanding
- Greater community involvement
- Doing this differently
- Working together with a shared vision
- Better information to guide decisions.

5.2 WHAT WILL THE HOUSING MARKET LOOK LIKE IN THE NEXT FIVE AND TEN YEARS?

Shift in residential development to urban communities

Recent trends show a shift in residential development to the urban communities, which is in line with the targets identified in the Regional Plan, although current planning applications suggest that significant development is still occurring in the commuter areas, particularly the Commuter North. While development in the commuter areas meets the need of some households, particularly those with children and who prefer single detached dwellings on larger lots, these trends should be monitored to ensure that the majority of new residential dwellings are being built in the urban communities.

Infrastructure capacity, particularly in the Regional Centre and areas identified for increased densities, has the potential to curb growth. Studies are currently underway to examine this issue and identify possible solutions.

In addition, housing starts are expected to continue at a rate of approximately 2,000 units per year, adding approximately 20,000 units over the next ten years. Approximately half of these starts are expected to be in the form of multi-unit dwellings.

Population is aging and will require appropriate housing options

The population is aging with historical trends showing the largest increase in those 55-64 years and the highest rate of growth in the next five to ten years is expected for those aged 65-74. This indicates a need for housing options that are appropriate for seniors. Most of these options will not be long term care beds or retirement homes but, rather, mainstream housing options with elements that facilitate aging at home, such as housing on one level, wider doorways and hallways, grab bars, and other Universal Design features. Incorporating Universal Design features will also ensure that these housing

units are suitable for other population groups, including persons with disabilities and are in line with the goals identified in the provincial Strategy for Positive Aging.

The CMHC Rental Market report noted a trend toward higher end market rental housing units targeted to the aging population. This is supported by focus group participants who noted a shift to larger rental housing units with higher end amenities marketed to seniors and older adults who are downsizing and this trend is expected to continue in the next five and ten years.

Housing options affordable to seniors with low incomes is also required and this need will increase as the population ages and average house prices increase. Stakeholders have noted that new retirement homes are geared to those with higher incomes with a gap for low and moderate income seniors.

While most of the population would like to age in place, there will still be a need for long term care beds for those requiring a higher level of supports. Increasing the availability of supportive and supported housing options and home care will allow seniors to stay in their own homes and retain their independence longer. Ensuring the availability of home care will also ease the pressure on the need for long term care beds.

Shift to smaller households

The share of families with children is decreasing while the share of one- and two-person households is increasing and this trend is expected to continue. While some recent projects have smaller (in terms of floor area) unit sizes, the trend is still moving toward larger unit sizes, both in terms of floor area and number of bedrooms. This is partly due to planning policies which require a certain proportion of larger units sizes (bedroom counts) as well as the demand for higher end rental units. While larger, higher end rental units meets the demand from a certain proportion of households, households with low and moderate incomes would require smaller units (in terms of bedroom count and floor size), particularly as house prices increase.

Smaller units would also facilitate increased densities in the urban communities, thus allowing more people to live closer to jobs, services and amenities. Smaller unit sizes would also decrease the challenges related to home maintenance, particularly for the aging population. As such, residential trends should be monitored to ensure an adequate proportion of new units are targeted to smaller households with low and moderate incomes, particularly in areas such as the Regional Centre and Halifax Urban areas where a large proportion of households are one- and two-person households and where many of these households may be facing housing affordability issues.

Shift in residential development to rental housing

Housing starts data shows a shift toward rental housing options and the demographic make-up of the Municipality indicates an increasing need for rental housing options, particularly for seniors, single individuals, students, and households with low and moderate incomes. While vacancy rates indicate an adequate supply of rental housing, this should be monitored to ensure that the existing stock remains affordable and in good condition.

Demographic and lifestyle factors, including the aging of the population and the preference of many young professionals to live in smaller units within the urban core is contributing to the increased demand in rental housing. Increasing house prices are also contributing to the increased demand in rental housing, particularly in areas where average house prices for new and existing homes are now beyond the reach of the majority of households in the area, such as the Regional Centre.

Stakeholders indicated that while they are seeing a shift in residential development to rental housing, many of these new rental units are not affordable to households with low and moderate incomes. This suggests a need to monitor new residential development to ensure that an appropriate proportion remains affordable to households with low and moderate incomes.

Demand for ownership housing is expected to continue at a lower rate

While recent residential trends indicate a shift to rental housing, the demand for ownership housing will continue but at a lower rate than what was seen in the past. Trends in the dwelling type will also shift to more multi-family options rather than the focus on single detached dwellings seen in the past. This is supported by current planning applications data as well as statements from key stakeholders.

Focus group participants from the private sector note that they are seeing a shift in demand to condominium units, particularly in the urban communities. This shift is partly due to economic factors as the cost of single detached units is becoming increasingly unaffordable. The shift is also due to demographic factors, such as the aging of the population and shift to smaller households. Stakeholders also noted a shift in housing preferences among young professionals who are opting for smaller units within the urban core which allows them to forgo cars and be close to jobs, services and amenities.

Stakeholders also noted that they are not only seeing a shift to smaller, multi-family housing types but also an increasing interest in green building.

It was noted that many of the newer developments are catering to households with higher incomes and, as such, these trends should be monitored to ensure an adequate supply of ownership housing which is affordable to households with moderate incomes.

Need for non-market housing options will continue and is expected to increase

About 20% of all households in the Municipality require non-market housing options and this need is expected to increase as average house prices and market rents increase. The majority of these options would be rental options, either in subsidized housing or in the private rental market through rental subsidies, and would include options accessible options for persons with disabilities and seniors, smaller options for single individuals, and options for families.

The need for non-market accessible options will increase as the population ages and more seniors with low, fixed incomes are pushed out of the private housing market. There are also unique population

groups who require non-market accessible options, including persons with disabilities and persons with mental health issues.

The need for non-market options for one- and two-person individuals will increase as the share of these household types increase in the next five and ten years. This is particularly important considering that the current stock of subsidized units do not include units mandated for non-senior, non-family adults. The need for non-market options suitable for single individuals is already evident across the Municipality and this trend is expected to continue and increase in the next five and ten years.

The need for non-market options for families, particularly lone parent families, is evident in all areas of the Municipality and this trend is expected to continue in the next five and ten years. In addition, as average house prices and market rents increase, more families with lower incomes will no longer be able to afford market options and will therefore require non-market options or face housing affordability and suitability issues.

While rental housing would be the ideal for many households requiring non-market housing, opportunities for affordable ownership options should also be explored to assist moderate income households to move into homeownership and free up rental stock for households with lower incomes.

5.3 SUMMARY AND CONCLUSIONS

The Halifax region has experienced moderate population and household growth from 2001 to 2011. The number of households has increased faster than the number of people, indicating that households are becoming smaller. The increase in the older adult population (55 years and older) partly explains the trend toward smaller households. Increases were also seen in couples without children, people living alone and non-family households.

The number of dwellings in the Municipality has continued to increase by about 20,000 units over the next 10 years, with at least 25% of the growth taking place in the Regional Centre and 50% in urban Communities. Housing starts and planning applications data show a shift in residential development toward the urban communities. A shift in dwelling type is also being experienced, with an increase in the proportion of multi-family dwellings. This shift in residential development responds to demographic and economic factors and is expected to continue in the next five and ten years, with at least 48% of new growth being multi-unit dwellings.

At present, the housing supply, particularly the rental housing supply, seems to be adequate to meet the needs as demonstrated by a healthy overall vacancy rate and higher vacancy rates in some areas. In spite of this, having an adequate supply of affordable housing continues to be an issue with even more households facing housing affordability challenges in 2011 compared to 2001. The issue is more prevalent in certain parts of the Municipality, such as the Regional Centre, and with certain household types, such as renters with lower incomes, lone parent families, single individuals, and younger households. Planning policies and regulations, approvals processes, the limited supply of developable

land within the urban core, and infrastructure capacity all contribute to the challenge of developing housing which is affordable to low and moderate income households, particularly in the urban core.

While there is a significant number of non-market housing units in the Municipality and initiatives to increase this supply, waiting list data and anecdotal information indicate that there is still a gap in the supply of non-market units, particularly for single individuals and within areas close to jobs, services and amenities. The fact that approximately 20% of all households cannot afford market rate housing supports the need for more non-market units, whether in the form of public housing units or rent supplements with private landlords. This need is also expected to increase in the next five and ten years with increasing house prices and market rents as well as the focus of many new residential developments on higher end units.

While the Municipality is facing challenges with regard to providing housing for lower income households and households with special needs, there are many opportunities to address these gaps. Partnerships among different agencies have started and opportunities for further collaboration and partnerships, including private-public partnerships should be pursued. Opportunities are also present to re-evaluate and possibly streamline planning processes and provide more flexible policies, particularly for developments that support the targets in the Regional Plan and for developments that employ innovative approaches for creating affordable and age-friendly housing and communities.

This Housing Supply and Needs Assessment provides a good start to better understanding the overall housing picture in the Halifax region but additional research and follow-ups, particularly for the non-market housing inventory is required. In addition, continued monitoring of housing supply, demand and affordability in the Municipality is necessary to ensure that initiatives are focused on the most urgent issues. Future housing interventions should keep in mind the needs of diverse populations and the different points along the housing spectrum.

6.0 Appendix

6.1 DETAILED DATA TABLES

Dwelling types by Tenure, 2011

Dwelling Type	Single-Detached		Semi-Detached		Row		Apartment, Duplex		Apartment with less than 5 Storeys		Apartment with 5 or more Storeys		Movable Dwelling		Other Single-Attached House	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Nova Scotia																
Owners	236,395	90.8%	11,285	57.2%	4,085	42.0%	4,610	39.7%	4,775	8.5%	2,615	14.7%	11,965	85.9%	310	40.5%
Renters	22,030	8.5%	8,405	42.6%	5,600	57.6%	6,935	59.8%	51,380	91.4%	15,155	85.3%	1,910	13.7%	450	58.8%
Total	260,410		19,715		9,725		11,600		56,190		17,765		13,930		765	
Halifax CMA																
Owners	78,815	93.5%	8,625	74.3%	3,745	59.1%	2,600	43.3%	3,725	10.5%	2,610	15.0%	3,470	91.4%	70	26.9%
Renters	5,420	6.4%	2,990	25.8%	2,590	40.9%	3,405	56.7%	31,715	89.5%	14,820	85.0%	325	8.6%	185	71.2%
Total	84,255		11,610		6,340		6,010		35,435		17,430		3,795		260	
Bedford/Sackville																
Owners	9,585	94.6%	1,865	80.9%	385	77.8%	140	28.3%	540	18.6%	260	42.3%	655	89.7%	-	0
Renters	550	5.4%	440	19.1%	110	22.2%	360	72.7%	2,360	81.2%	360	58.5%	80	11.0%	-	0
Total	10,135		2,305		495		495		2,905		615		730		-	
Commuter East																
Owners	10,030	94.4%	15	21.4%	-	0	110	100.0%	-	0.0%	-	0	470	89.5%	-	0
Renters	585	5.5%	55	78.6%	-	0	-	0.0%	130	96.3%	-	0	55	10.5%	-	0
Total	10,620		70		-		110		135		-		525		10	
Commuter North																
Owners	10,720	96.1%	55	44.0%	40	72.7%	95	63.3%	15	7.7%	-	0	1,000	93.0%	-	0
Renters	440	3.9%	70	56.0%	-	0.0%	50	33.3%	185	94.9%	-	0	75	7.0%	-	0
Total	11,160		125		55		150		195		-		1,075		-	
Commuter West																
Owners	8,435	95.7%	55	73.3%	-	0.0%	75	78.9%	-	0.0%	-	0	180	90.0%	-	0
Renters	370	4.2%	20	26.7%	15	75.0%	-	0.0%	110	75.9%	-	0	-	0.0%	-	0
Total	8,810		75		20		95		145		-		200		-	
Dartmouth Urban																
Owners	14,695	95.2%	3,365	74.6%	870	64.9%	225	49.5%	430	18.5%	55	10.7%	525	91.3%	-	0
Renters	725	4.7%	1,145	25.4%	470	35.1%	230	50.5%	1,905	81.8%	460	89.3%	55	9.6%	-	0
Total	15,430		4,510		1,340		455		2,330		515		575		-	
Halifax Urban																
Owners	10,870	92.4%	2,380	78.8%	1,330	67.2%	670	52.3%	1,135	9.4%	815	16.1%	345	97.2%	-	0
Renters	905	7.7%	640	21.2%	645	32.6%	605	47.3%	10,930	90.6%	4,260	83.9%	10	2.8%	-	0
Total	11,770		3,020		1,980		1,280		12,065		5,075		355		-	
Regional Centre																
Owners	11,130	88.8%	870	58.4%	1,105	45.4%	1,270	37.4%	1,555	8.9%	1,490	13.3%	105	91.3%	35	21.2%
Renters	1,400	11.2%	620	41.6%	1,335	54.8%	2,135	62.8%	15,995	91.2%	9,740	86.8%	-	0.0%	125	75.8%
Total	12,530		1,490		2,435		3,400		17,545		11,225		115		165	
Rural/Agicultural																
Owners	3,345	88.1%	15	100.0%	-	0	20	66.7%	-	0	-	0	195	90.7%	-	0
Renters	445	11.7%	-	0.0%	-	0	-	0.0%	110	95.7%	-	0	15	7.0%	-	0
Total	3,795		15		-		30		115		-		215		-	
Nova Scotia (outside Halifax)																
Owners	157,580	89.5%	2,660	32.8%	340	10.0%	2,010	36.0%	1,050	5.1%	-	0.0%	8,490	83.7%	245	48.5%
Renters	16,605	9.4%	5,415	66.9%	3,005	88.8%	3,525	63.1%	19,660	94.7%	335	98.5%	1,585	15.6%	260	51.5%
Total	176,160		8,100		3,385		5,585		20,750		340		10,140		505	

Age of Primary Household Maintainer by Tenure, 2011

Age of Primary HH Maintainer	Under 25		25 to 34		35 to 44		45 to 54		55 to 64		65 to 74		75+	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Nova Scotia														
Owners	2,220	14.7%	23,625	48.6%	45,710	72.2%	67,130	77.8%	62,350	78.9%	42,650	79.8%	32,505	72.9%
Renters	12,745	84.5%	24,540	50.5%	17,005	26.9%	18,575	21.5%	16,335	20.7%	10,655	19.9%	12,005	26.9%
Total	15,075		48,585		63,325		86,230		79,000		53,470		44,585	
Halifax CMA														
Owners	935	9.6%	10,895	41.0%	20,735	70.0%	28,010	74.4%	21,560	71.7%	12,590	71.6%	8,945	64.7%
Renters	8,845	90.4%	15,670	59.0%	8,900	30.0%	9,625	25.6%	8,525	28.3%	5,005	28.4%	4,880	35.3%
Total	9,780		26,570		29,640		37,645		30,090		17,595		13,830	
Bedford/Sackville														
Owners	150	30.9%	1,325	56.7%	2,615	80.1%	3,680	82.9%	3,050	80.5%	1,680	81.6%	920	70.5%
Renters	335	69.1%	1,005	43.0%	650	19.9%	760	17.1%	735	19.4%	380	18.4%	385	29.5%
Total	485		2,335		3,265		4,440		3,790		2,060		1,305	
Commuter East														
Owners	65	54.2%	960	80.7%	2,115	92.8%	3,245	95.3%	2,215	95.1%	1,360	94.1%	675	94.4%
Renters	55	45.8%	230	19.3%	160	7.0%	160	4.7%	120	5.2%	85	5.9%	40	5.6%
Total	120		1,190		2,280		3,405		2,330		1,445		715	
Commuter North														
Owners	45	50.0%	1,175	87.0%	3,530	94.0%	3,595	96.0%	2,165	95.2%	1,015	91.9%	410	91.1%
Renters	45	50.0%	180	13.3%	220	5.9%	150	4.0%	115	5.1%	95	8.6%	40	8.9%
Total	90		1,350		3,755		3,745		2,275		1,105		450	
Commuter West														
Owners	65	92.9%	835	85.6%	1,855	94.9%	2,415	92.7%	1,895	95.5%	1,130	99.1%	605	98.4%
Renters	-	0.0%	140	14.4%	100	5.1%	190	7.3%	90	4.5%	10	0.9%	10	1.6%
Total	70		975		1,955		2,605		1,985		1,140		615	
Dartmouth Urban														
Owners	230	32.2%	2,405	68.5%	3,970	80.6%	5,535	87.2%	4,135	85.8%	2,400	84.8%	1,490	73.2%
Renters	480	67.1%	1,105	31.5%	955	19.4%	810	12.8%	680	14.1%	430	15.2%	550	27.0%
Total	715		3,510		4,925		6,350		4,820		2,830		2,035	
Halifax Urban														
Owners	100	5.4%	2,070	31.0%	3,295	55.1%	4,545	61.5%	3,435	54.6%	2,235	57.5%	1,860	53.0%
Renters	1,735	94.3%	4,595	68.9%	2,690	44.9%	2,845	38.5%	2,855	45.4%	1,655	42.5%	1,655	47.2%
Total	1,840		6,670		5,985		7,385		6,290		3,890		3,510	
Regional Centre														
Owners	260	4.0%	1,945	18.9%	2,885	42.0%	4,175	47.6%	3,785	49.6%	2,100	48.1%	2,415	53.1%
Renters	6,175	96.0%	8,345	81.1%	3,990	58.0%	4,595	52.4%	3,855	50.5%	2,270	52.0%	2,125	46.8%
Total	6,430		10,290		6,875		8,770		7,635		4,365		4,545	
Rural/Agicultural														
Owners	15	50.0%	175	70.0%	470	77.7%	820	86.8%	880	92.1%	675	89.4%	570	87.7%
Renters	-	0.0%	75	30.0%	135	22.3%	120	12.7%	80	8.4%	85	11.3%	80	12.3%
Total	30		250		605		945		955		755		650	
Nova Scotia (outside Halifax)														
Owners	1,285	24.3%	12,730	57.8%	24,980	74.1%	39,120	80.5%	40,790	83.4%	30,060	83.8%	23,560	76.6%
Renters	3,900	73.7%	8,865	40.3%	8,105	24.1%	8,950	18.4%	7,810	16.0%	5,650	15.7%	7,125	23.2%
Total	5,295		22,015		33,690		48585		48910		35,875		30,765	

Household Income Deciles by Household Type

Couples without Children

	Nova Scotia		Halifax CMA		Bedford/Sackville Urban		Commuter East		Commuter North		Commuter West		Dartmouth Urban		Halifax Urban		Regional Centre		Rural/Agricultural		Outside Halifax CMA	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Decile 1	4,385	3.9%	1,515	3.5%	135	2.7%	70	2.0%	60	1.6%	130	4.0%	150	2.1%	395	4.4%	525	5.1%	50	3.4%	2,875	4.1%
Decile 2	8,295	7.3%	2,085	4.8%	190	3.8%	180	5.1%	120	3.3%	235	7.3%	150	2.1%	450	5.0%	610	6.0%	150	10.1%	6,205	8.9%
Decile 3	14,265	12.6%	3,870	8.9%	450	8.9%	315	9.0%	235	6.4%	240	7.4%	505	7.1%	770	8.5%	1,090	10.6%	275	18.5%	10,395	14.9%
Decile 4	14,600	12.9%	4,485	10.4%	465	9.2%	365	10.4%	310	8.5%	280	8.6%	530	7.4%	1,110	12.3%	1,185	11.6%	230	15.5%	10,120	14.5%
Decile 5	15,205	13.5%	5,180	12.0%	650	12.9%	390	11.1%	330	9.0%	340	10.5%	1,070	15.0%	970	10.8%	1,220	11.9%	210	14.1%	10,025	14.4%
Decile 6	14,650	13.0%	5,600	12.9%	635	12.6%	480	13.7%	580	15.8%	430	13.3%	1,040	14.6%	1,100	12.2%	1,180	11.5%	165	11.1%	9,050	13.0%
Decile 7	13,155	11.6%	5,795	13.4%	765	15.1%	630	18.0%	470	12.8%	400	12.3%	970	13.6%	1,285	14.3%	1,125	11.0%	150	10.1%	7,355	10.6%
Decile 8	12,085	10.7%	5,620	13.0%	680	13.5%	430	12.3%	515	14.1%	545	16.8%	1,125	15.8%	1,130	12.5%	1,105	10.8%	95	6.4%	6,465	9.3%
Decile 9	9,335	8.3%	4,790	11.1%	595	11.8%	360	10.3%	475	13.0%	385	11.9%	875	12.3%	1,045	11.6%	935	9.1%	115	7.7%	4,545	6.5%
Decile 10	6,995	6.2%	4,390	10.1%	500	9.9%	285	8.1%	550	15.0%	260	8.0%	705	9.9%	770	8.5%	1,275	12.4%	35	2.4%	2,600	3.7%
TOTAL	112,970	100.0%	43,330	100.0%	5,055	100.0%	3,500	100.0%	3,660	100.0%	3,240	100.0%	7,120	100.0%	9,015	100.0%	10,250	100.0%	1,485	100.0%	69,640	100.0%

Couples with Children

	Nova Scotia		Halifax CMA		Bedford/Sackville Urban		Commuter East		Commuter North		Commuter West		Dartmouth Urban		Halifax Urban		Regional Centre		Rural/Agricultural		Outside Halifax CMA	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Decile 1	2,620	2.7%	1,225	2.9%	145	2.6%	210	5.2%	135	2.3%	95	3.0%	110	1.3%	255	3.4%	240	3.7%	25	2.6%	1,395	2.6%
Decile 2	2,595	2.7%	845	2.0%	75	1.3%	35	0.9%	55	0.9%	30	1.0%	120	1.5%	245	3.3%	260	4.0%	20	2.1%	1,745	3.2%
Decile 3	4,095	4.3%	1,305	3.1%	100	1.8%	75	1.9%	90	1.5%	140	4.5%	150	1.8%	420	5.6%	265	4.0%	60	6.3%	2,790	5.1%
Decile 4	7,000	7.3%	2,000	4.8%	220	3.9%	210	5.2%	150	2.6%	145	4.7%	345	4.2%	420	5.6%	445	6.8%	60	6.3%	5,000	9.2%
Decile 5	9,330	9.7%	2,845	6.8%	400	7.1%	345	8.5%	225	3.8%	180	5.8%	570	7.0%	550	7.4%	455	7.0%	125	13.2%	6,480	11.9%
Decile 6	11,585	12.1%	3,700	8.9%	485	8.7%	355	8.8%	365	6.2%	285	9.1%	780	9.5%	785	10.5%	510	7.8%	135	14.3%	7,885	14.5%
Decile 7	13,175	13.7%	5,175	12.4%	760	13.6%	580	14.3%	720	12.2%	365	11.7%	1,055	12.9%	920	12.3%	585	8.9%	185	19.6%	7,995	14.7%
Decile 8	14,845	15.5%	6,885	16.5%	975	17.4%	615	15.2%	800	13.6%	615	19.7%	1,690	20.7%	1,245	16.7%	845	12.9%	110	11.6%	7,960	14.7%
Decile 9	16,020	16.7%	8,470	20.3%	1,040	18.6%	960	23.7%	1,420	24.1%	760	24.4%	1,800	22.0%	1,185	15.9%	1,170	17.9%	140	14.8%	7,550	13.9%
Decile 10	14,790	15.4%	9,330	22.3%	1,405	25.1%	660	16.3%	1,925	32.7%	495	15.9%	1,545	18.9%	1,440	19.3%	1,770	27.0%	85	9.0%	5,455	10.1%
TOTAL	96,040	100.0%	41,775	100.0%	5,600	100.0%	4,045	100.0%	5,880	100.0%	3,115	100.0%	8,175	100.0%	7,475	100.0%	6,545	100.0%	945	100.0%	54,265	100.0%

Lone Parents

	Nova Scotia		Halifax CMA		Bedford/Sackville Urban		Commuter East		Commuter North		Commuter West		Dartmouth Urban		Halifax Urban		Regional Centre		Rural/Agricultural		Outside Halifax CMA	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Decile 1	5,340	14.8%	2,065	14.6%	155	9.0%	70	7.7%	130	15.2%	25	3.7%	335	12.8%	515	14.7%	740	20.7%	90	28.1%	3,275	14.9%
Decile 2	6,735	18.6%	2,180	15.4%	290	16.8%	195	21.5%	70	8.2%	115	17.2%	240	9.2%	610	17.4%	590	16.5%	60	18.8%	4,560	20.8%
Decile 3	6,385	17.7%	2,130	15.0%	240	13.9%	115	12.7%	105	12.3%	75	11.2%	370	14.1%	620	17.7%	545	15.2%	60	18.8%	4,250	19.4%
Decile 4	5,475	15.1%	2,195	15.5%	295	17.1%	200	22.1%	165	19.3%	150	22.4%	335	12.8%	560	16.0%	455	12.7%	30	9.4%	3,280	14.9%
Decile 5	4,065	11.2%	1,770	12.5%	210	12.1%	120	13.3%	100	11.7%	120	17.9%	305	11.7%	430	12.3%	425	11.9%	55	17.2%	2,295	10.5%
Decile 6	3,265	9.0%	1,420	10.0%	200	11.6%	95	10.5%	100	11.7%	70	10.4%	405	15.5%	245	7.0%	300	8.4%	-	0.0%	1,840	8.4%
Decile 7	2,145	5.9%	1,070	7.5%	185	10.7%	70	7.7%	90	10.5%	15	2.2%	295	11.3%	190	5.4%	225	6.3%	-	0.0%	1,070	4.9%
Decile 8	1,375	3.8%	655	4.6%	55	3.2%	15	1.7%	50	5.8%	60	9.0%	170	6.5%	135	3.8%	175	4.9%	-	0.0%	715	3.3%
Decile 9	960	2.7%	475	3.3%	55	3.2%	25	2.8%	40	4.7%	-	0.0%	100	3.8%	155	4.4%	80	2.2%	-	0.0%	485	2.2%
Decile 10	405	1.1%	230	1.6%	45	2.6%	-	0.0%	-	0.0%	15	2.2%	55	2.1%	60	1.7%	45	1.3%	-	0.0%	180	0.8%
TOTAL	36,145	100.0%	14,185	100.0%	1,730	100.0%	905	100.0%	855	100.0%	670	100.0%	2,615	100.0%	3,510	100.0%	3,580	100.0%	320	100.0%	21,960	100.0%

Multiple and Other Families

	Nova Scotia		Halifax CMA		Bedford/Sackville Urban		Commuter East		Commuter North		Commuter West		Dartmouth Urban		Halifax Urban		Regional Centre		Rural/Agricultural		Outside Halifax CMA	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Decile 1	485	0.5%	215	2.6%	25	0.0%	-	0.0%	-	0.0%	-	0.0%	35	0.0%	60	0.1%	45	0.0%	-	0.0%	270	0.3%
Decile 2	615	0.6%	230	2.8%	25	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	25	0.0%	85	0.1%	-	0.0%	385	0.4%
Decile 3	1,165	1.2%	330	3.9%	-	0.0%	40	0.0%	-	0.0%	-	0.0%	55	0.1%	100	0.1%	75	0.1%	-	0.0%	835	1.0%
Decile 4	1,430	1.5%	450	5.4%	-	0.0%	20	0.0%	55	0.0%	-	0.0%	95	0.1%	90	0.1%	120	0.1%	20	0.0%	980	1.1%
Decile 5	1,975	2.0%	595	7.1%	135	0.1%	100	0.1%	-	0.0%	65	0.1%	115	0.1%	60	0.1%	85	0.1%	-	0.0%	1,380	1.6%
Decile 6	2,460	2.5%	945	11.3%	115	0.1%	75	0.1%	90	0.1%	40	0.0%	195	0.2%	195	0.2%	210	0.2%	20	0.0%	1,520	1.8%
Decile 7	2,665	2.7%	995	11.9%	125	0.1%	105	0.1%	60	0.1%	70	0.1%	250	0.2%	220	0.2%	155	0.2%	-	0.0%	1,665	1.9%
Decile 8	3,025	3.1%	1,345	16.1%	185	0.1%	145	0.1%	175	0.1%	80	0.1%	250	0.2%	200	0.2%	290	0.3%	-	0.0%	1,675	1.9%
Decile 9	2,945	3.0%	1,495	17.9%	225	0.2%	155	0.1%	110	0.1%	115	0.1%	305	0.3%	300	0.3%	205	0.2%	85	0.1%	1,455	1.7%
Decile 10	2,870	3.0%	1,760	21.1%	285	0.2%	150	0.1%	245	0.2%	140	0.1%	370	0.3%	305	0.3%	235	0.2%	-	0.0%	1,115	1.3%
TOTAL	97,126	100.0%	8,355	100.1%	135,432	100.0%	116,756	100.0%	119,996	100.0%	115,994	100.0%	106,536	100.0%	102,577	100.0%	99,872	100.0%	92,455	100.0%	86,746	100.0%

Dwellings by Age, 2011

	Nova Scotia		Halifax CMA		Bedford/Sackville		Commuter East		Commuter North		Commuter West		Dartmouth Urban		Halifax Urban		Regional Centre		Rural/Agricultural		Outside Halifax CMA	
Year Constructed	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
1960 or Earlier	119,040	30.5%	37,050	22.4%	910	5.1%	1,435	12.5%	745	5.8%	1,915	20.5%	2,810	11.2%	6,230	17.5%	21,355	43.7%	1,655	39.4%	81,990	36.4%
1961 to 1980	112,455	28.8%	49,355	29.9%	5,640	31.9%	3,445	30.0%	2,660	20.8%	2,430	26.0%	8,600	34.2%	10,315	29.0%	15,045	30.8%	1,210	28.8%	63,105	28.0%
1981 to 1990	63,170	16.2%	28,810	17.4%	4,690	26.5%	2,175	18.9%	2,215	17.4%	1,575	16.9%	6,205	24.6%	5,595	15.7%	5,805	11.9%	555	13.2%	34,365	15.3%
1991 to 2000	48,725	12.5%	24,200	14.7%	3,860	21.8%	2,445	21.3%	3,295	25.8%	1,575	16.9%	3,490	13.9%	6,055	17.0%	3,050	6.2%	430	10.2%	24,525	10.9%
2001 to 2005	24,515	6.3%	14,170	8.6%	1,195	6.8%	1,025	8.9%	2,175	17.0%	1,050	11.2%	2,345	9.3%	4,265	12.0%	1,935	4.0%	175	4.2%	10,345	4.6%
2006 to 2011	22,370	5.7%	11,570	7.0%	1,385	7.8%	955	8.3%	1,680	13.2%	810	8.7%	1,730	6.9%	3,115	8.8%	1,730	3.5%	165	3.9%	10,795	4.8%
Total	390,280	**100.0%**	165,155	**100.0%**	17,685	**100.0%**	11,480	**100.0%**	12,765	**100.0%**	9,345	**100.1%**	25,180	**100.0%**	35,575	**100.0%**	48,920	**100.0%**	4,200	**99.8%**	225,125	**100.0%**

Income Spent on Shelter by Tenure

	Nova Scotia			Halifax CMA			Bedford/Sackville Urban			Commuter East			Commuter North		
	Spending 30% or More		Total Households	Spending 30% or More		Total Households	Spending 30% or More		Total Households	Spending 30% or More		Total Households	Spending 30% or More		Total Households
2001	#	%	#	#	%	#	#	%	#	#	%	#	#	%	#
Owned	34,240	13.4%	254,725	11,555	13.0%	89,190	1,445	12.1%	11,980	1,200	13.2%	9,060	905	10.4%	8,665
Rented	46,915	45.3%	103,655	24,050	43.6%	55,215	1,395	40.4%	3,450	325	38.5%	845	320	42.4%	755
2011	#	%	#	#	%	#	#	%	#	#	%	#	#	%	#
Owned	38,155	13.8%	276,200	15,570	15.0%	103,670	1,780	13.3%	13,430	1,520	14.3%	10,635	1,390	11.7%	11,930
Rented	47,700	42.6%	111,870	26,215	42.7%	61,455	1,585	37.3%	4,255	225	26.6%	845	370	44.0%	840

Commuter West			Dartmouth Urban			Halifax Urban			Regional Centre			Rural Resource/Agricultural			Nova Scotia (outside Halifax CMA)		
Spending 30% or More		Total Households	Spending 30% or More		Total Households	Spending 30% or More		Total Households	Spending 30% or More		Total Households	Spending 30% or More		Total Households	Spending 30% or More		Total Households
#	%	#	#	%	#	#	%	#	#	%	#	#	%	#	#	%	#
955	13.1%	7,270	1,875	11.0%	17,060	2,110	14.9%	14,185	2,535	14.6%	17,400	535	15.0%	3,565	22,695	13.7%	165,535
280	39.7%	705	1,645	37.3%	4,405	5,880	39.9%	14,745	14,050	47.2%	29,775	160	30.5%	525	22,875	47.2%	48,440
#	%	#	#	%	#	#	%	#	#	%	#	#	%	#	#	%	#
1,215	13.8%	8,800	2,465	12.2%	20,160	3,165	18.0%	17,545	3,500	19.9%	17,570	540	15.0%	3,610	22,580	13.1%	172,535
160	29.4%	545	1,870	37.4%	5,005	6,695	37.1%	18,035	15,075	48.1%	31,355	240	41.4%	580	21,480	42.6%	50,410

Proportion of Income Spent on Shelter for Immigrants and Recent Immigrants

	Spending less than 30%		Spending 30% to 49%		Spending 50% to 69%		Spending 70% or more		Total
	#	%	#	%	#	%	#	%	
Halifax CMA									
Aboriginal identity status	2,545	67.6%	485	12.9%	235	6.2%	470	12.5%	3,765
An immigrant	10,295	70.6%	2,325	15.9%	570	3.9%	1,240	8.5%	14,580
A recent immigrant, arriving in the past 5 years	1,325	53.5%	470	19.0%	90	3.6%	455	18.4%	2,475
A member of the household having a disability	14,565	69.7%	3,355	16.1%	1145	5.5%	1,800	8.6%	20,885
Bedford/Sackville Urban									
Aboriginal identity status	355	81.6%	40	9.2%	25	5.7%	-	0.0%	435
An immigrant	1,040	75.1%	145	10.5%	65	4.7%	135	9.7%	1,385
A recent immigrant, arriving in the past 5 years	135	49.1%	35	12.7%	25	9.1%	85	30.9%	275
A member of the household having a disability	1,595	79.6%	260	13.0%	40	2.0%	110	5.5%	2,005
Commuter East									
Aboriginal identity status	170	79.1%	-	0.0%	-	0.0%	15	7.0%	215
An immigrant	400	88.9%	25	5.6%	15	3.3%	-	0.0%	450
A recent immigrant, arriving in the past 5 years	35	63.6%	0	0.0%	0	0.0%	0	0.0%	55
A member of the household having a disability	1,525	85.9%	165	9.3%	20	1.1%	60	3.4%	1,775
Commuter North									
Aboriginal identity status	290	84.1%	25	7.2%	-	0.0%	-	0.0%	345
An immigrant	665	80.6%	80	9.7%	20	2.4%	45	5.5%	825
A recent immigrant, arriving in the past 5 years	100	54.1%	30	16.2%	0	0.0%	50	27.0%	185
A member of the household having a disability	1,225	80.6%	135	8.9%	40	2.6%	115	7.6%	1,520
Commuter West									
Aboriginal identity status	120	96.0%	-	0.0%	-	0.0%	-	0.0%	125
An immigrant	480	80.7%	75	12.6%	-	0.0%	30	5.0%	595
A recent immigrant, arriving in the past 5 years	50	83.3%	0	0.0%	0	0.0%	0	0.0%	60
A member of the household having a disability	1,095	83.6%	115	8.8%	0	0.0%	90	6.9%	1,310
Dartmouth Urban									
Aboriginal identity status	365	73.0%	40	8.0%	-	0.0%	65	13.0%	500
An immigrant	1,585	82.3%	235	12.2%	30	1.6%	65	3.4%	1,925
A recent immigrant, arriving in the past 5 years	105	50.0%	80	38.1%	0	0.0%	15	7.1%	210
A member of the household having a disability	2,470	81.4%	360	11.9%	90	3.0%	95	3.1%	3,035
Halifax Urban									
Aboriginal identity status	425	69.7%	105	17.2%	-	0.0%	75	12.3%	610
An immigrant	2,980	67.6%	780	17.7%	240	5.4%	345	7.8%	4,410
A recent immigrant, arriving in the past 5 years	595	61.7%	165	17.1%	45	4.7%	100	10.4%	965
A member of the household having a disability	3,130	63.0%	965	19.4%	380	7.7%	485	9.8%	4,965
Regional Centre									
Aboriginal identity status	685	50.0%	245	17.9%	165	12.0%	275	20.1%	1,370
An immigrant	3,050	63.1%	940	19.5%	200	4.1%	585	12.1%	4,830
A recent immigrant, arriving in the past 5 years	310	44.0%	135	19.1%	0	0.0%	200	28.4%	705
A member of the household having a disability	2,785	51.9%	1,275	23.8%	550	10.3%	745	13.9%	5,365
Rural Resource/Agricultural									
Aboriginal identity status	135	81.8%	-	0.0%	-	0.0%	-	0.0%	165
An immigrant	100	60.6%	40	24.2%	-	0.0%	-	0.0%	165
A recent immigrant, arriving in the past 5 years	0		0		0		0		-
A member of the household having a disability	735	79.5%	85	9.2%	0	0.0%	95	10.3%	925

Vacancy Rates by Rent Range and Unit Size for Halifax CMA and Study Geographies; 2014

	Rent Range	Bachelor	1-bed	2-bed	3+ bed	Total
Bedford/Sackville Urban	Less than $650	**	4.6	12.6	**	8.8
	$650 - $749	**	4.6	1.3	**	2.6
	$750 - $849	**	0	6	**	4.4
	$850 - $949	--	0	4.4	**	3.5
	$950 - $1,049	--	**	4.7	4.5	6.2
	$1,050+	--	**	**	0.9	**
	Total	0	**	7.5	2.9	**
Dartmouth Urban	Less than $650	4	8.1	**	--	6.7
	$650 - $749	--	0	16.5	**	13.4
	$750 - $849	--	3.8	3.8	21.4	7.4
	$850 - $949	--	**	1.8	**	1.2
	$950 - $1,049	--	**	**	**	**
	$1,050+	--	**	6.1	**	5.6
	Total	4	4.3	7.8	11.9	7.3
Halifax Urban	Less than $650	0.9	3.9	4.4	**	3.6
	$650 - $749	**	2.9	5.2	4.6	3.8
	$750 - $849	**	2.4	5.3	**	4.4
	$850 - $949	**	3.2	3.2	**	3
	$950 - $1,049	--	0.5	3.6	**	3.3
	$1,050+	**	4.9	3.7	2.8	3.6
	Total	0.5	3	4.1	3.5	3.7
Regional Centre	Less than $650	**	5.2	**	**	6.2
	$650 - $749	0.3	3.6	5.8	**	4.1
	$750 - $849	2.5	1.6	4.7	4.5	3.3
	$850 - $949	0.5	1.8	3.7	0	2.1
	$950 - $1,049	1.1	0.5	6.8	**	3.8

	Rent Range	Bachelor	1-bed	2-bed	3+ bed	Total
	$1,050+	**	1.2	3.7	6.4	3.6
	Total	3.8	2.7	4.9	5.3	3.8
Halifax CMA	Less than $650	6.8	4.8	6.6	**	5.4
	$650 - $749	0.2	3.3	6.6	4.7	4.5
	$750 - $849	2.3	2	5	7.6	3.9
	$850 - $949	0.4	2	3.4	1	2.5
	$950 - $1,049	1.1	1.1	5.3	**	3.9
	$1,050+	**	2.7	4.4	4.3	4.2
	Total	3.2	3	4.9	4.6	4.1

Number of Sales of Existing Homes by Affordable House Price in the Halifax CMA and Study Geographies; 2014

		Halifax CMA		Bedford Sackville	Commuter East	Commuter North	Commuter West	Dartmouth Urban	Halifax Urban	Regional Centre	Rural Agricultural
1st	$69,132	205	4.00%	19	42	30	22	12	20	11	49
2nd	$119,774	227	4.40%	30	32	34	25	29	26	21	30
3rd	$164,846	462	8.90%	57	43	23	41	106	90	68	34
4th	$211,734	879	17.00%	153	81	33	59	257	166	110	20
5th	$265,313	1083	20.90%	189	93	93	56	257	201	185	9
6th	$324,925	895	17.30%	111	55	146	79	154	172	176	2
7th	$392,845	659	12.70%	89	36	147	40	85	113	147	2
8th	$484,100	392	7.60%	46	21	94	27	61	47	96	0
9th	$631,000	227	4.40%	33	12	48	18	17	30	69	0
10th	$631,004	152	2.90%	25	6	18	13	12	24	52	2
Total		5,181		752	421	666	380	990	889	935	148
	1st			9.30%	20.50%	14.60%	10.70%	5.90%	9.80%	5.40%	23.90%
	3rd-6th			67.80%	64.60%	44.30%	61.80%	78.20%	70.80%	57.60%	43.90%
	7th-10th			25.70%	17.80%	46.10%	25.80%	17.70%	24.10%	38.90%	2.70%

6.2 SURVEYS

Three different surveys were undertaken from January 23rd to February 15th, 2015.

Survey Questions

Housing and Support Service Provider Survey

1. Please provide your organization's name, website, contact person and email.
2. Does your organization provide housing to residents of the Halifax Regional Municipality?
3. Where is your housing/ service being offered?
4. Who is the main group you serve?
5. Do you provide services to other groups?
6. What services do you currently provide to the population group(s) you serve.
7. What are your main sources of funding?
8. What are the key housing issues/ needs facing the people you support in the Halifax Regional Municipality?
9. What has changed in the past ten years to improve the delivery of housing services for vulnerable groups and individuals in the Halifax Regional Municipality?
10. What might the future housing issues and needs of the people you support be?
11. Do you work with other groups/ agencies to help address and respond to the housing needs of people you support? If yes, please list the organizations you partner with and whether you have formal agreements/ partnerships with these groups?
12. Are there groups of individuals who have particular challenges in maintaining permanent housing or groups of persons who are more likely to be at risk of homelessness?
13. In your opinion, what are the key opportunities to meeting the housing needs of residents?
14. In your opinion, what are the key challenges to meeting the needs of residents?
15. Are you aware of any recently published reports, government decisions, or other information that would be useful for us to review?
16. How many housing units/ beds does your organization have?
17. In the past ten years, has the number of beds or housing units your organization operates increased or decreased? Please provide a brief explanation.
18. On average, how many people/ households do you house/ provide shelter to on an annual basis?
19. Do you maintain waiting lists for your beds/ units? If yes, how many people/ households were on your waiting list as of December 2013 and December 2014?
20. If you do not maintain a waiting list, what is the average wait time?
21. Do you regularly have to turn people/ households away as a result of capacity?
22. On average, do you have units/ beds vacant?
23. If yes, how many are currently vacant or what is your current vacancy rate?
24. If you have vacant units, what are the main reasons for these vacancies?
25. How long are clients allowed to stay in your housing/ shelter units/ beds?
26. How many units that you operate will be affected by the expiry of social housing agreements?
27. Do you have additional comments or information you would like to share?

Private Sector Survey

1. In your opinion, what are some of the key housing issues in the Halifax Regional Municipality?
2. Do these issues or trends vary across the different areas of the Municipality? If so, how?
3. What are the current gaps in the demand and supply of housing in the Municipality?
4. What might be the future gaps?
5. In your opinion, is there an adequate supply of non-market and market rate rental housing in the municipality?
6. Are there particular population groups that, in your opinion, face more challenges in finding affordable, adequate and suitable housing in the Municipality?
7. Are there opportunities, through changes in the Regional Plan, community plans, bylaws, or planning processes which may stimulate the creation of rental and ownership housing in the Municipality? If yes, what are the changes necessary?
8. Are there opportunities, through changes in the Regional Plan, community plans, bylaws, or planning processes which may stimulate the creation of rental and ownership housing in the Regional Centre/ Downtown? If yes, what are the changes necessary?
9. What are the barriers to the development of an adequate supply of rental and ownership housing in the Municipality? Do these barriers vary across the different areas of the Municipality? If so, how?
10. Are there opportunities for partnerships among the private sector, non-profit sector and different levels of government to develop affordable housing options in the Municipality? If yes, what can the Municipality do to facilitate these partnerships?
11. Do you have any additional suggested strategies or actions on how to address the key housing issues in the Municipality?
12. Do you have any additional information, reports, studies or comments that you would like to share with us?
13. What category would you say you are in?

Short Survey

1. In your opinion, what are some of the key housing issues in the Halifax Regional Municipality?
2. Do these issues vary across the different areas of the Municipality?
3. Are there particular population groups that, in your opinion, face more challenges in finding affordable, adequate and suitable housing in the HRM?
4. In your opinion, what are the opportunities and barriers to addressing the key housing issues in the Municipality?
5. Do you have additional information, reports, studies or comments that you would like to share with us?
6. What sector do you represent?

Key Themes from Responses

Key messages from the responses of housing and support service providers:

- There is a need for more housing options which are affordable and safe
- There is a need for more long term care/ nursing home beds as shown by long waiting lists and wait times

- Groups with particular challenges finding and maintaining permanent, affordable, and suitable housing include: low income individuals and persons with mental health issues, additions and/or concurrent disorders
- There is an opportunity to develop a more coordinated approach to providing housing and supports
- Key challenges to meeting the identified needs include a lack of funding and increasing cost of housing

Key messages from the responses of private sector stakeholders:

- Key housing issues include housing affordability, particularly rental housing affordability
- Social assistance is inadequate to afford housing
- There is a sufficient amount of housing units, particularly rental housing units. The gap is in the supply of housing which is affordable to households with lower incomes.
- Groups who face more challenges finding affordable, adequate and suitable housing include: victims of domestic violence; persons with physical disabilities; persons with mental illness; persons with addictions/ substance abuse issues; seniors; and low income individuals/ families
- Opportunities to stimulate the creation of housing include a rental subsidy program
- Barriers to the development of housing include planning barriers; restrictive policies; lengthy planning approval process; and the cost of land and construction costs

Key messages from the responses to the short survey:

- Key housing issues include:
  - Lack of affordable housing
  - Poor condition of some affordable rental units
  - High prices for home ownership
  - Zoning which prohibits secondary suites in certain areas
  - Poor quality transit in areas where housing is more affordable
- Housing affordability is a greater issue within the urban core while the rural communities have more issues related to appropriate housing for an aging population
- High vacancy rates in the Municipality provide an opportunity to increase the housing stock for low income households through rent supplements
- The work of the Housing and Homelessness Partnership provides an opportunity to address the identified issues
- Barriers to addressing the key housing issues include a lack of funding; lack of coordination; and exclusionary zoning; and land use regulations

6.3 FOCUS GROUPS

Six focus groups were conducted with a broad range of stakeholders on April 20th and 21st, 2015.

General Discussion Questions

1. Are the preliminary findings in keeping with your experience and knowledge of housing supply and demand in the HRM? If not, please elaborate.

2. Are there housing demand and supply trends or other housing-related issues or gaps that you have seen in the HRM community that have not been reflected in the findings?
3. Is there further insight you could provide us on emerging housing demand and supply trends and gaps, particularly for the specific geographies, and for the next five and ten years?
4. Do you have additional information/ data that you can share with us on the current and future housing demand and supply in the HRM, particularly data related to the demand and supply of non-market housing in the different geographies in the HRM?

Key Messages from Focus Group Meetings

The key messages from focus group participants include:

- Higher development charges, planning approvals processes and infrastructure capacity present barriers to residential development, particularly in the urban core, and result in increasing house prices
- The provision of services and supports to seniors living in the rural communities will increasingly become an issue, particularly for seniors with low incomes who do not have the means to pay for private services
- There is currently a lack of mid-range seniors housing options
- There is interest in secondary suites yet current zoning bylaws act as a barrier to the development of these housing types in some areas of the Municipality
- The demand for smaller housing units is expected to increase yet only a small number of current projects are addressing this demand
- Planning policies requiring a certain proportion of larger units act as a barrier to the development of smaller housing units
- There is a shift in residential development to rental housing and the demand for rental units is expected to continue with the aging population, increasing student population, and young professionals who would like to live in the urban core.
- Many new rental housing projects cater to households with higher incomes and the demand for smart, green building is also increasing
- The demand for ownership housing will continue but at a lower rate than in the past. A shift from single detached to multi-family dwelling types is also being seen and is expected to continue
- The demand for non-market housing and housing affordable to lower and moderate income households will increase
- Rooming houses are one of the best, affordable options for some households yet the supply of this housing type is decreasing
- High vacancy rates provide an opportunity to increase the non-market housing supply through rent supplements
- There are opportunities for partnerships between the non-profit, private and public sector to address the identified needs

6.4 ADDITIONAL INTERVIEWS AND MEETINGS KEY MESSAGES

Municipal staff conducted five additional interviews and meetings throughout May 2015.

- There are significant differences in the Aboriginal and African – Nova Scotian populations that do not conform to the majority of the population (e.g. families look after their family members, income levels are different that the non-visible minority population; trend towards more single-person households does not apply as there are larger and composite households and many single mothers; home-ownership in diverse communities much lower and less accessible; in a province of aging population many in the Aboriginal and African –NS communities "do not make it to 50" but youth struggle with employment & housing
- Quality of housing and condition is a big issue
- Difficulties for immigrants to find housing
- There is discrimination in accessing rental housing – participants recalled an experience of looking at a potential unit and upon arrival being told that the unit is no longer available; as a result they had to rent a more expensive unit in a less desirable location and in poor condition "expensive, cold and unsafe"
- Large families do not qualify for many provincial homeownership grants due to income thresholds, and families that want to keep grandparents at home are told that "there are too many people living in your home"
- There needs to be more education about existing programs; there are too many barriers in the system to access help.
- Homeownership very important in Black rural communities - target diverse communities for home-ownership programs
- Homelessness is hidden – transient individuals stay with friends or relatives for months – "Not homeless but under-housed"
- Any further study should include the community; the community should be able to lead the study and consider the community when designing long-term studies & include the race-lens
- Include affordable housing in all new buildings
- Connect with ACORN
- As an African-Nova Scotian you are stereotyped a lot by where you're from (i.e. "the Square") or even by your family – don't even get a chance to rent a decent unit
- Neighbourhood is very important – good neighbours, safe with a good school
- People take on many borders; students live 6+ to a house.
- "Affordable housing" would mean a 2-bedroom unit for about $800-$830 a month
- Friends live in a co-op and are very happy with it
- Being safe is a big part – "You don't want to be caught in a cross-fire".
- Young, skilled and educated youth and young families in large numbers are leaving the [North Preston] community due to lack of employment, transportation & housing options and there is "nothing new being built"
- Preston Area Housing Association manages social housing rental units; 2 units of seniors housing was developed 5 years ago
- Culturally, seniors stay with families so there is no need for seniors housing but rather larger and good quality family homes

- There is a big issue of housing in need of repair & renovations and current incomes cannot support repairs; Would like to know more about programs offered through the Clean Foundation
- As a government- sponsored refugee there is support for the first year and then it is significantly reduced - settlement agencies are under great pressure from the immigration department to find housing for refugees as quickly as possible – only allowed 13 days in a hotel after arrival, so housing has to be found quickly and the refugees have little choice in their housing situation and they have to sign a one-year lease (at times sight-unseen)
- Canada is a signatory to many UN Conventions, but average Canadians really don't know why Canada is bringing in immigrants and refugees – refugees often get asked why they came to Canada
- The participant had a really bad experience with their housing (almost 2 years) – the apartment was full of mold and the superintendent was not very responsive – "They have this image of people from Africa….like we are all poor and un-educated…."
- Being a refugee is a situation one finds oneself in; as a refugee you are still a person
- Despite pleas and complaints and young children (a newborn and another child who is asthmatic) nothing was done about the mold or smoking in the building; had to keep the windows open almost all the time due the superintendent smoking below their apartment, so the family was very cold
- The issue of housing is complex, especially for larger families where children have to share bedrooms - have known families of 9 – 11 people who have lived together for years and upon arrival were forced to be separated which is traumatic (e.g. a widow and children over 18 are forced to be split-up; or some children are forced to live with grandparents or older siblings)
- "Even if we are working we need to look after our mother" - large families suffer the most because they are confined in small spaces or are divided and living together is important to maintaining culture
- Metro Housing has a very long waiting list + units may not be appropriate for larger families or may not be safe for children
- Bed bugs in the Metro Housing is an issue – "I was really touched. I did not expect to see these things in Canada. There is a very big gap in how people live here. Some people live in million-dollar homes, and others have nothing".
- For larger families, the cost of housing is very expensive and to pay for housing need to put other family needs aside (recreation, clothing etc).
- Many new immigrants and refugees are not working full-time, only casual work is available
- Partnership between ISANS and the Province to receive newcomers and refugees could help them find appropriate housing. A guest house or month-to-month accommodation would be better than locking a family into a long-term lease from the start. The units should be inspected to make sure that they meet Building Code regulations.
- Train landlords and super-intendants on how to receive newcomers and refugees. Many have very bad first experiences and it takes a long time to get out of bad housing situation.
- Increase the number of affordable units for larger families which would help them settle, avoid trauma and keep their culture.
- There are different issues between the indigenous African NS communities and newcomers from Africa

- Agreements and rent supplements with private landlords are fine, but there needs to be monitoring and supervision and need more housing support workers
- It is not fair to other tenants if placed individuals bring-in bedbugs, hoard, or have mental health and addiction issues; the same goes for seniors housing
- Some landlords "are horrible" and do not look after their tenants
- Processes through Tenancy Boards are difficult and not designed for tenants ($30 fee; waiting period; lack of follow-up; delays)
- Start looking after the whole community; need jobs and need to change the mindset
- We should not be accepting third-world conditions (asbestos, mice, bed bugs etc)
- Large families are a norm in African NS, Aboriginal, immigrant communities – it is the culture of those communities to look after their seniors
- Need incentives to house seniors in existing homes
- Some people need to look after their growing children and aging population at the same time
- What is affordable housing? What can you pay earning a minimum wage?
- Concerned about co-ops being forced to sell-off units to maintain other stock
- Home ownership is important because it builds inter-generational wealth; look at rent-to-own; graduated programs
- Habitat Homes are great but limited in number
- More accessible housing & rejuvenate existing housing
- Dartmouth North and the existing public housing communities were great communities
- Had wonderful memories growing up in [public housing communities] 15-20 years ago; it was built for families but changed over-time and the units are not maintained
- Once amenities like grocery stores leave there is little reason for families to want to live there.
- Need to reinvest in places like Uniacke Square to bring in community pride and take the stigma away; some people take great pride in their homes
- Neighbourhoods matter - "once I cross the bridge to Dartmouth I know I'm home"
- Many of the young women who are single mothers just want a decent place to live and enough food on the table
- Forced to work multiple jobs to be able to affords something just above public housing
- Maternal depression is a big issue in the community
- Communities need a voice & need more education and awareness of existing programs

6.5 END NOTES

[i] Halifax Regional Municipality (2014). Request for Proposal for a Housing Supply and Needs Assessment based on the CMHC Housing Continuum.
[ii] Statistics Canada (2015). Table 1: Annual population estimates by census metropolitan area, July 1, 2014. CANSIM table 051-0056.
[iii] Government of Nova Scotia (2015). Nova Scotia Immigration – More Immigrants Settling, Staying in Nova Scotia. Accessed from: http://novascotiaimmigration.com/more-immigrants-settling-staying-in-nova-scotia/
[iv] Statistics Canada (2012). Focus on Geography Series, 2011 Census. Catalogue no. 98-310-XWE2011004.
[v] Government of Canada (2015). Job Market Trends and News – Halifax Region (NS). Accessed from: http://www.jobbank.gc.ca/LMI_bulletin.do?cid=3373&loc=Halifax%2C+Nova+Scotia&AREA=25164&INDUSTRYCD=&EVENTCD=#ev-cal-calendar1-w1d6
[vi] Background Information for HRM's Community Planning and Economic Development Committee, April 2014.
[vii] Statistics Canada, 2011 Census of Population, Statistics Canada Catalogue no. 98-313-XCB2011024.
[viii] Statistics Canada, 2011 Census of Population, Statistics Canada Catalogue no. 99-011-X2011036
[ix] Statistics Canada. 2013. Halifax, CMA. National Household Survey (NHS) Profile. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE.
[x] Province of Nova Scotia (2015). African Nova Scotian Community. Accessed from: https://ansa.novascotia.ca/community
[xi] CMHC (First Quarter 2015). Housing Market Outlook: Atlantic Region Highlights.
[xii] Morley, F. and Macleod, R. for the Greater Halifax Partnership (2014). The Halifax Index 2014.
[xiii] RBC Economic Outlook: Atlantic Canada (March 2015). Accessed from: http://www.rbc.com/newsroom/reports/rbc-economic-outlook.html
[xiv] CMHC (First Quarter 2015). Housing Market Outlook: Atlantic Region Highlights.
[xv] Statistics Canada, CANSIM, table 282-0135 and Catalogue no. 71-001-XIE.
[xvi] Greater Halifax Partnership (2014). Halifax Economic Report – October 2014.
[xvii] Province of Nova Scotia (2013). Nova Scotia Attracts World-Leading IT Company, Creates Jobs of the Future. Accessed from: http://novascotia.ca/news/smr/2012-11-08-IBM-Centre/
[xviii] Government of Canada (2015). Job Market Trends and News. Halifax Region (NS) – Job Creation. Accessed from: http://www.jobbank.gc.ca/LMI_bulletin.do?cid=3373&loc=Halifax%2C+Nova+Scotia&AREA=25164&INDUSTRYCD=&EVENTCD=1
[xix] Colliers International (Dec 2013). Cogswell Interchange Lands Market Assessment Executive Summary.
[xx] CMHC (2012). Renovation and Home Purchase Report. Accessed from: http://www.cmhc-schl.gc.ca/odpub/esub/65459/65459_2012_A01.pdf
[xxi] CMHC (Fall 2014). Housing Market Outlook: Halifax CMA
[xxii] Dunning, W. (2013). The Outlook for the Halifax Rental Apartment Market.
[xxiii] CMHC (2013). Rental Market Report: Halifax CMA
[xxiv] CMHC (Fall 2014). Housing Market Outlook: Halifax CMA
[xxv] CMHC (2014). Rental Market Report: Halifax CMA
[xxvi] CMHC (2014). Rental Market Report: Halifax CMA
[xxvii] CMHC (2006). Profile of Rooming House Residents. Accessed from: http://www.cmhc-schl.gc.ca/odpub/pdf/65235.pdf
[xxviii] Wheeler, C. (2014). Rooming Houses in Halifax.
[xxix] Halifax Regional Municipality (2014). Regional Municipal Planning Strategy.

[xxx] Notes from consultations undertaken by the Partnership prior to the HRM Housing Supply and Needs Assessment Study.
[xxxi] Capital Health Community Clinical Services/ Health System Planning Group (2014). Community Profile.
[xxxii] Statistics Canada. 2013. Halifax (Census Metropolitan Area), Nova Scotia and Canada (table). *Health Profile*. Statistics Canada Catalogue no. 82-228-XWE. Ottawa. Released December 12, 2013.
[xxxiii] Nova Scotia Department of Health and Wellness (2015). Residential Care Facilities. Accessed from: http://novascotia.ca/sns/paal/health/paal454.asp
[xxxiv] Housing and Homelessness Partnership (n.d.). Housing First Program – Phase One: Information Package.
[xxxv] Housing and Homelessness Partnership (n.d.). Housing First Program – Phase One: Information Package.
[xxxvi] Atlantic Seniors Housing Research Alliance (ASHRA) (2008). Projecting the Housing Needs of Aging Atlantic Canadians: Facts about Aging at Home and in Communities. Accessed from: http://ashra.msvu.ca/ASHRAKeyMessageFactsheets_English.htm
[xxxvii] Province of Nova Scotia (2015). Continuing Care. Accessed from: http://novascotia.ca/dhw/ccs/long-term-care.asp
[xxxviii] Province of Nova Scotia (2015). Continuing Care – Paying for Long Term Care. Accessed from: http://novascotia.ca/dhw/ccs/long-term-care.asp
[xxxix] Atlantic Seniors Housing Research Alliance (ASHRA) (2008). Projecting the Housing Needs of Aging Atlantic Canadians: Facts Seniors Living in Rural Areas. Accessed from: http://ashra.msvu.ca/ASHRAKeyMessageFactsheets_English.htm
[xl] Maritime Province Higher Education Commission (2014). Table 1: Total Enrollment by Province, Institution and Registration Status, 2009-2010 to 2013-2014. Accessed from: http://www.mphec.ca/media/84289/Enr_Table1_2013_2014E.pdf
[xli] Background Information for HRM's Community Planning and Economic Development Committee, April 2014
[xlii] Foster, B. and Williams, J. (2014). University Students and Off-Campus Housing in Nova Scotia (Draft for Comment)
[xliii] Foster, B. and Williams, J. (2014). University Students and Off-Campus Housing in Nova Scotia (Draft for Comment)
[xliv] Statistics Canada (2015). The Daily – Survey of Household Spending 2013 based on CANSIM tables 203-0021 to 203-0028. Accessed from: http://www.statcan.gc.ca/daily-quotidien/150122/dq150122b-eng.htm
[xlv] Statistics Canada 2006 Census Dictionary
[xlvi] CMHC. Housing in Canada Online – Data for Halifax CMA
[xlvii] CMHC. Housing in Canada Online – Data for Halifax CMA
[xlviii] Statistics Canada (2013). Market Basket Measure (2011 base). Accessed from: http://www.statcan.gc.ca/pub/75f0002m/2013002/mbm-mpc-eng.htm
[xlix] Colliers International (Dec 2013). Cogswell Interchange Lands Market Assessment Executive Summary.

Census Metropolitan Area

HALIFAX REGIONAL MUNICIPALITY

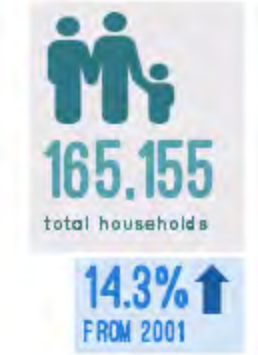
* Unless otherwise noted, data represents 2011

The study area for the Halifax Regional Municipality Housing Needs Assessment uses data for the Halifax Census Metropolitan Area (CMA) for the Halifax Regional Municipality (HRM).

What is the nature of housing demand and need?

Population Characteristics

- Total population of 402,433 (2011 Census)
- A 9% population increase from 2001
- 13.1% senior population (aged 65 years and over); increasing by 29.3% from 2001
- A 60% increase in population aged 55 to 64 years between 2001 and 2011
- A 52% increase in population aged 85 years and older between 2001 and 2011
- Population estimate for 2019: 434,074
- Population estimate for 2024: 449,408
- An expected 9.9% increase (14,000 persons) in the 65- to 74-year age group by 2024
- 2.5% of the population are Aboriginal peoples
- 2.7% of the population are African Nova Scotians



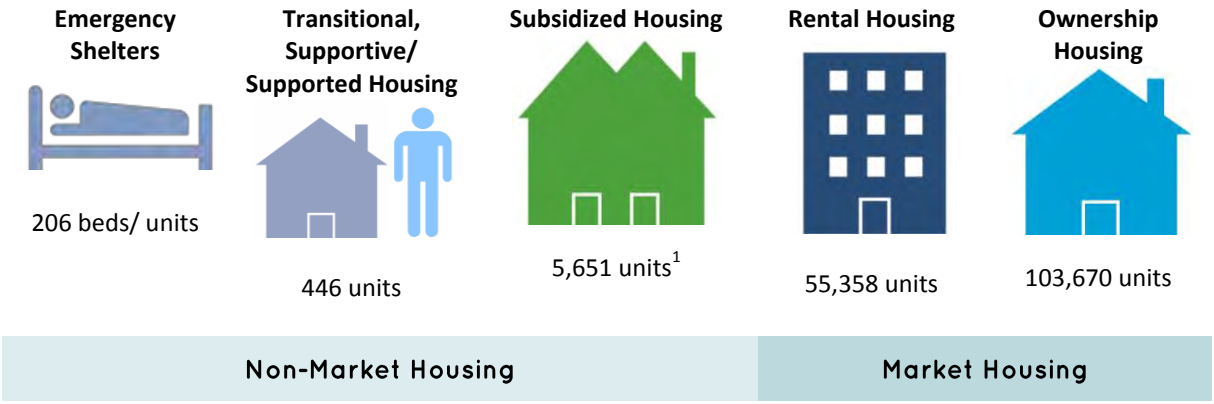
Household Characteristics

- 165,155 households
- A 14.3% increase (20,720) in number of households from 2001 to 2011
- A much higher household growth rate than the province as a whole (4.4% increase from 2001 to 2011 in Nova Scotia)
- 65% of households are one- and two-person
- A 24.7% increase and 22.2% increase in one- and two-person households, respectively, between 2001 and 2011
- Couples with children represent 30% of households
- A 34.6% increase in non-family two-or-more-person households between 2001 and 2011
- 8.8% of households are led by an immigrant
- 12.6% of households contain a member with a disability
- 62.8% of households are homeowners

Economic Context

- A 7% unemployment rate
- An average household income of $76,193 ($9,603 greater than Nova Scotia as a whole) and a median household income of $62,049
- 15% of all households are considered "low income" based on Statistics Canada's after-tax low income measure (LIM-AT) (compared to 17% of households in the province as a whole)

What is the nature of the housing supply?



What is the current housing gap?

- 25.3% of all households spending 30% or more of household income on housing costs and 11.8% of all households spending 50% or more on housing costs

Households in Income Deciles 1 and 2[2]

- 29.9% of all lone parent households
- 43.1% of all one-person households
- 32.1% of all recent immigrant households
- 27.2% of all households with a person who has a disability
- 27.9% of all households led by an Aboriginal person
- 50.4% of all youth households (those led by someone aged 15 to 24 years)
- 26% of all senior-led households (those aged 65 years and over)
- 37.4% of all renter households

[1] This number includes co-ops, public housing and rent supplement units
[2] These are households with gross annual household incomes of $29,566 or less in 2014

- 13% of households are in core housing need, compared to 16.3% in 2001
- Households in deciles 1 and 2 (30,030 households in 2011) cannot afford[3] average market rents
- Households in deciles 3 to 5 (49,610 households in 2011) cannot afford[4] average house prices

$375,847 average sale price of a **new home**	$279,294 average sale price of an **existing home**	$800/$1,005 average **1- and 2-bedroom** monthly rent	$1,267[5] average **3-bedroom** monthly rent
affordable to household income **deciles 7 through 10**[6]	affordable to household income **deciles 6 through 10**[7]	affordable to household income **deciles 3 through 10**[8]	affordable to household income **deciles 4 through 10**[9]

What will the housing market look like in the next five and ten years?

- On average approximately 2,000 housing units will be started per year
- A shift in residential development to urban communities
- Population is aging and will require appropriate housing options
- A shift to smaller households
- A shift in residential development to rental housing
- A demand for ownership housing is expected to continue but at a lower rate than in the past
- The need for non-market[10] housing options will continue

[3] Based on spending 30% of gross annual household income on housing costs
[4] Based on spending 30% of gross annual household income on housing costs, a 25-year amortization, 10% down payment and 4.38% mortgage interest rate
[5] Average house prices and average rents are for 2014
[6] Deciles 7th to 10th include households with incomes of $80,208 or higher in 2014
[7] Deciles 6th to 10th include households with incomes of $65,493 or higher in 2014
[8] Deciles 3rd to 10th include households with incomes of $29,567 or higher in 2014
[9] Deciles 4th to 10th include household with incomes of $40,693 or higher in 2014
[10] Non-market housing is made up of temporary and permanent accommodation. Permanent non-market housing includes subsidized housing which is rental housing with monthly rent rates geared-to-income or below-market rates. This stock includes public housing units and rent supplement units. Non-market housing also includes supportive and supported housing for people who require supports to live independently.

Urban Community

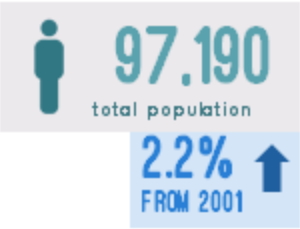
REGIONAL CENTRE

* Unless otherwise noted, data represents 2011

Regional Centre includes all lands on the Halifax Peninsula and within the Circumferential Highway in Dartmouth, centred on Halifax Harbour and containing the historical core of both Halifax and Dartmouth.

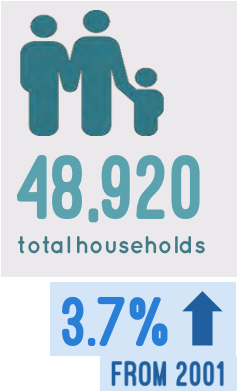
What is the nature of housing demand and need?

Population Characteristics



- Total population of 97,190 // 24.9% of the Halifax CMA population
- A 2.2% population increase from 2001 // compared to a 9% increase in the CMA
- 13.8% senior population (aged 65+); the only Halifax CMA geography in which the senior population (aged 65+) decreased between 2001 to 2011 // compared to 13.1% in the CMA
- Home to 27.5% of Halifax CMA's Aboriginal population
- Home to 31.5% of Halifax CMA's African Nova Scotian population

Household Characteristics



- 48,920 households // representing 29.6% of households in the CMA
- A 3.7% increase (1,745) in number of households from 2001 to 2011 // compared to a 14.3% increase in the CMA
- 78.1% of households are one- and two-person // compared to 65% in the CMA
- Couples with children represent 21% of households // compared to 25.3% of households in the CMA
- Non-family one-person households represented the largest share of household types (42.9%)
- 9.9% of households are led by an immigrant // compared to 8.8% of households in the CMA
- 11.0% of households contain a person with a disability // compared to 12.6% of households in the CMA
- 35.9% of households are homeowners // compared to 62.8% in the CMA

Economic Context

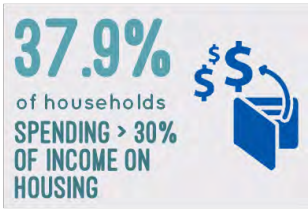
- A 9% unemployment rate // compared to a 7% unemployment rate in the CMA
- An average household income of $63,860 ($12,333 lower than Nova Scotia as a whole) and a median household income of $44,827
- 43.5% of all households fall in deciles 1 through 3 (the largest proportion of all CMA geographies)

What is the nature of the housing supply?

- A 3.7% increase in the number of dwellings since 2001 (from 47,175 to 48,920) // compared to a 14.3% increase in the CMA
- 418 dwelling starts in 2014, 94.7% of which were apartment dwellings
- 10.1% of dwellings are in need of major repairs // compared to 7.4% in the CMA

What is the current housing gap?

- 37.9% of all households are spending 30% or more of their household income on housing costs // compared to 25.3% in the CMA



Households in Income Deciles 1 and 2[11]

- 40.1% of households with a person with a disability
- 46.8% of recent immigrant households
- 27.5% of immigrant households
- 44.5% of households led by an Aboriginal person
- 30.6% of non-family households with two or more people
- 49.5% of one-person households
- 37.2% of lone parent households

- **Average monthly rent**: $933 (in 2014), affordable to deciles 3 through 10[12]
- **Average house price**: $330,556 (in 2014), affordable to deciles 7 through 10[13]

[11] These are households with gross annual household incomes of $29,566 or less in 2014
[12] Deciles 3rd to 10th include households with incomes of $29,567 or higher in 2014
[13] Deciles 7th to 10th include households with incomes of $80,208 or higher in 2014

What will the housing market look like in the next five and ten years?

- The share of the non-senior population is increasing and will require appropriate housing options
- Has a much larger proportion of smaller households than the CMA and this trend is expected to continue
- The demand for ownership housing will be at a lower rate than the CMA as a whole
- The need for non-market housing options is greatest in this area and this is expected to continue

Urban Community

HALIFAX URBAN

* Unless otherwise noted, data represents 2011

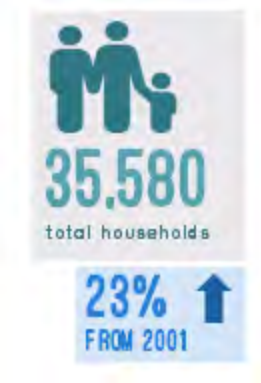
Halifax Urban – Includes communities west of the Halifax Peninsula including Clayton Park, Spryfield, Fairview, and Timberlea. This mix of former Halifax County communities, post-war suburbs, and recently developed residential communities.

What is the nature of housing demand and need?

Population Characteristics

- Total population of 79,490 // 20.4% of the Halifax CMA population
- An 18% population increase from 2001 // compared to a 9% increase in the CMA
- 15.1% senior population (aged 65+)// compared to 13.1% in the CMA
- Home to 19.2% of Halifax CMA's Aboriginal population
- Home to 19.6% of Halifax CMA's African Nova Scotian population

Household Characteristics



- 35,580 households // representing 21.5% of households in the CMA
- A 23% increase (6,650) in number of households from 2001 to 2011 // compared to a 14.3% increase in the CMA
- 70.1% of households are one- and two-person // compared to 65% in the CMA
- Couples with children represent 21% of households // compared to 25.3% of households in the CMA
- 9.9% of households are led by an immigrant // compared to 8.8% of households in the CMA
- 11% of households contain a person with a disability // compared to 12.6% of households in the CMA
- 49.3% of households are homeowners // compared to 62.8% in the CMA

Economic Context

- An 8% unemployment rate // compared to a 7% unemployment rate in the CMA

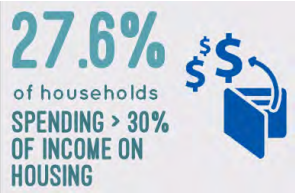
- An average household income of $69,318 ($6,875 lower than Halifax CMA as a whole) and a median household income of $55,578
- 33.1% of all households fall in deciles 1 through 3

What is the nature of the housing supply?

- A 23% increase in the number of dwellings since 2001 (from 28,930 to 35,580) // compared to a 14.3% increase in the CMA
- 580 dwelling starts in 2014, 76% of which were apartment dwellings
- 5.8% of dwellings are in need of major repairs // compared to 7.4% in the CMA

What is the current housing gap?

- 27.6% of all households are spending 30% or more of their household income on housing costs // compared to 25.3% in the CMA



Households in Income Deciles 1 and 2[14]

- 34% of households with a person with a disability
- 28.5% of recent immigrant households
- 27% of households led by an Aboriginal person
- 40.2% of one-person households
- 32.1% of lone parent households

- **Average monthly rent**: $939 (in 2014), affordable to deciles 3 through 10[15]
- **Average house price**: $270,863 (in 2014), affordable to deciles 6 through 10[16]

What will the housing market look like in the next five and ten years?

- Has a larger proportion of smaller households than the CMA and this trend is expected to continue
- The demand for ownership housing will continue at a higher rate than the CMA as a whole
- The need for non-market housing options is greater than the CMA as a whole and is expected to continue

[14] These are households with gross annual household incomes of $29,566 or less in 2014
[15] Deciles 3rd to 10th include households with incomes of $29,567 or higher in 2014
[16] Deciles 6th to 10th include households with incomes of $65,493 or higher in 2014

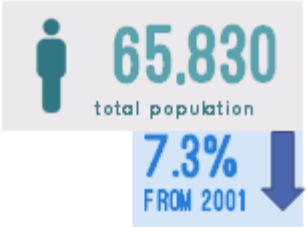
Urban Community

DARTMOUTH URBAN

* Unless otherwise noted, data represents 2011

Dartmouth Urban includes communities beyond the Circumferential Highway on the Dartmouth side of Halifax Harbour, including Westphal, Port Wallace, Woodlawn, Cole Harbour and Eastern Passage.

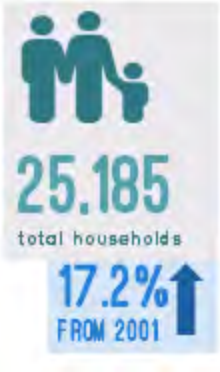
What is the nature of housing demand and need?



Population Characteristics

- Total population of 65,830 // 16.9% of the Halifax CMA population
- A 7.3% population decrease from 2001 // compared to a 9% increase in the CMA
- 12.9% senior population (aged 65+), up from 8.5% in 2001 // compared to 13.1% in the CMA
- Home to 16.1% of Halifax CMA's Aboriginal population
- Home to 18.5% of Halifax CMA's African Nova Scotian population

Household Characteristics



- 25,185 households // representing 15.2% of households in the CMA
- A 17.2% increase (3,705) in number of households from 2001 to 2011 // compared to a 14.3% increase in the CMA
- 55.8% of households are one- and two-person // compared to 65% in the CMA
- Couples with children represent 32.5% of households, and the largest share of households // compared to 25.3% of households in the CMA
- 7.6% of households are led by an immigrant // compared to 8.8% of households in the CMA
- 12.1% of households contain a person with a disability // compared to 12.6% of households in the CMA
- 80% of households are homeowners // compared to 62.8% in the CMA

Economic Context

- A 6% unemployment rate // compared to a 7% unemployment rate in the CMA
- An average household income of $84,011 ($7,818 greater than Halifax CMA as a whole) and a median household income of $75,287
- 19.5% of all households fall in deciles 1 through 3 (the largest proportion of all CMA geographies)

What is the nature of the housing supply?

- A 17.2% increase in the number of dwellings since 2001 (from 21,480 to 25,185) // compared to a 14.3% increase in the CMA
- 59 dwelling starts in 2014, 50.7% of which were single-detached dwellings, 29.1% apartment, 10.8% semi-detached, and 9.4% row houses
- 5.7% of dwellings are in need of major repairs // compared to 7.4% in the CMA

What is the current housing gap?

- 17.1% of all households are spending 30% or more of their household income on housing costs // compared to 25.3% in the CMA

Households in Income Deciles 1 and 2[17]

- 34.3% of one-person households
- 22% of lone parent households
- **Average house price**: $250,673 (in 2014), affordable to deciles 5 through 10[18]
- **Average monthly rent**: $1,008 (in 2014), affordable to deciles 4 through 10[19]

What will the housing market look like in the next five and ten years?

- The population is aging at a greater rate than the CMA as a whole and will require appropriate housing options
- Has a larger proportion of couples with children than the CMA as a whole and will require housing types suitable for these households

[17] These are households with gross annual household incomes of $29,566 or less in 2014
[18] Deciles 5th to 10th include households with incomes of $49,543 or higher in 2014
[19] Deciles 4th to 10th include household with incomes of $40,693 or higher in 2014

Urban Community

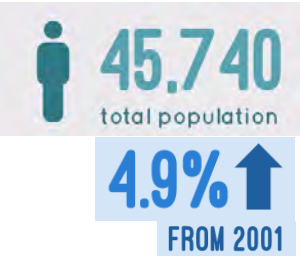
BEDFORD/SACKVILLE URBAN

* Unless otherwise noted, data represents 2011

Bedford / Sackville Urban includes the communities of Bedford and Lower Sackville and extends north to Grand Lake and to the boundary of the Fall River Area.

What is the nature of housing demand and need?

Population Characteristics



- Total population of 45,740 // 11.7% of the Halifax CMA population
- A 4.9% population increase from 2001 // compared to a 9% increase in the CMA
- 12.4% senior population (aged 65+); up from 7.1% in 2001; the highest increase of all Halifax CMA geographies // compared to 13.1% in the CMA
- Home to 12.7% of Halifax CMA's Aboriginal population
- Home to 6.3% of Halifax CMA's African Nova Scotian population

Household Characteristics

- 17,685 households // representing 10.7% of households in the CMA
- A 14.6% increase in number of households from 2001 to 2011 // compared to a 14.3% increase in the CMA
- 57.1% of households are one- and two-person // compared to 65% in the CMA
- Couples with children represent 31.7% of households, representing the largest share of household types // compared to 25.3% of households in the CMA
- 7.8% of households are led by an immigrant // compared to 8.8% of households in the CMA
- 11.3% of households contain a person with a disability // compared to 12.6% of households in the CMA
- 75.9% of households are homeowners // compared to 62.8% in the CMA

Economic Context

- A 6% unemployment rate // compared to a 7% unemployment rate in the CMA
- An average household income of $87,748 ($11,555 higher than Halifax CMA as a whole) and a median household income of $75,096
- 21.7% of all households fall in income deciles 1 through 3

What is the nature of the housing supply?

- A 14.6% increase in the number of dwellings since 2001 (from 15,430 to 17,685) // compared to a 14.3% increase in the CMA
- 236 dwelling starts in 2014, 53% of which were apartment dwellings
- 5.4% of dwellings are in need of major repairs // compared to 7.4% in the CMA

What is the current housing gap?

- 18.7% of all households are spending 30% or more of their household income on housing costs // compared to 25.3% in the CMA

Households in Income Deciles 1 and 2[20]	
▪ 34.5% of recent immigrants	▪ 25.7% of lone parent households
▪ 31.2% of one-person households	

- **Average monthly rent**: $873 (in 2014), affordable to deciles 3 through 10[21]
- **Average house price**: $289,499 (in 2014), affordable to deciles 6 through 10[22]

What will the housing market look like in the next five and ten years?

- The population is aging at a greater rate than the CMA as a whole and will require appropriate housing options
- Has a larger proportion of couples with children than the CMA as a whole and will require housing types suitable for these households
- The demand for ownership housing will be at a lower rate than the CMA as a whole

[20] These are households with gross annual household incomes of $29,566 or less in 2014
[21] Deciles 3rd to 10th include households with incomes of $29,567 or higher in 2014
[22] Deciles 6th to 10th include households with incomes of $65,493 or higher in 2014

Rural Community

COMMUTER WEST

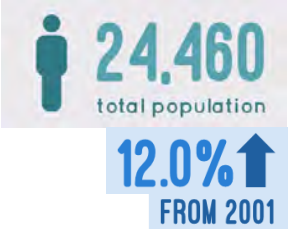
* Unless otherwise noted, data represents 2011

Commuter West includes the communities on the Chebucto Peninsula such as St. Margaret's Bay, Upper Tantallon, Tantallon Crossroads, Herring Cove, Prospect, and Hubbards.

What is the nature of housing demand and need?

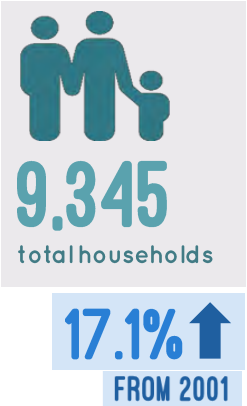
Population Characteristics

- Total population of 24,460 // 6.3% of the Halifax CMA population
- A 12% population increase from 2001 // compared to a 9% increase in the CMA
- 12.3% senior population (aged 65+), up from 9.3% in 2001 // compared to 13.1% in the CMA
- Home to 3.6% of Halifax CMA's Aboriginal population
- Home to 1.1% of Halifax CMA's African Nova Scotian population



Household Characteristics

- 9,345 households // representing 5.7% of households in the CMA
- A 17.1% increase (1,365) in number of households from 2001 to 2011 // compared to a 14.3% increase in the CMA
- 57% of households are one- and two-person households // compared to 65% in the CMA
- Couples with children represent 33.3% of households // compared to 25.3% of households in the CMA
- The largest share (34.7%) of households are made up of couples without children
- 6.4% of households are led by an immigrant // compared to 8.8% of households in the CMA
- 14% of households contain a person with a disability // compared to 12.6% of households in the CMA
- 94.2% of households are homeowners // compared to 62.8% in the CMA



Economic Context

- A 6% unemployment rate // compared to a 7% unemployment rate in the CMA
- An average household income of $86,527 ($10,334 higher than Halifax CMA as a whole) and a median household income of $76,075
- 20.1% of all households fall in deciles 1 through 3

What is the nature of the housing supply?

- A 17.1% increase in the number of dwellings since 2001 (from 7,980 to 9,345) // compared to a 14.3% increase in the CMA
- 86 dwelling starts in 2014, 96.5% of which were single-detached dwellings
- 7.5% of dwellings are in need of major repairs // compared to 7.4% in the CMA

What is the current housing gap?

- 14% of all households are spending 30% or more of their household income on housing costs // compared to 25.3% in the CMA

Households in Income Deciles 1 and 2[23]

- 32.4% of one-person households
- 20.9% of lone-parent households
- **Average house price**: $272,947 (in 2014), affordable to deciles 6 through 10[24]

What will the housing market look like in the next five and ten years?

- The population is aging at a greater rate than the CMA as a whole and will require appropriate housing options
- Has a larger proportion of couples with children than the CMA as a whole and will require housing types suitable for these households
- The demand for ownership housing will continue at a higher rate than the CMA as a whole

[23] These are households with gross annual household incomes of $29,566 or less in 2014
[24] Deciles 6th to 10th include households with incomes of $65,493 or higher in 2014

Rural Community

COMMUTER NORTH

* Unless otherwise noted, data represents 2011

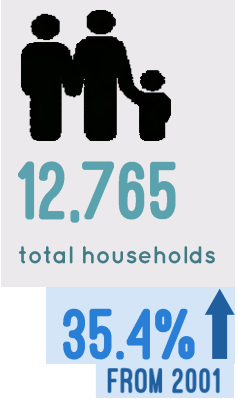
Commuter North – includes communities of Middle and Upper Sackville, Beaver Bank, Hammonds Plains and Fall River as well as the new community of Bedford West.

What is the nature of housing demand and need?

Population Characteristics

- Total population of 37,575 // 9.6% of the Halifax CMA population
- A 33.1% population increase from 2001 // compared to a 9% increase in the CMA
- 7.8% senior population (aged 65+), up from 5.5% in 2001 // compared to 13.1% in the CMA
- Home to 9.2% of Halifax CMA's Aboriginal population
- Home to 5.7% of Halifax CMA's African Nova Scotian population

Household Characteristics



- 12,765 households // representing 7.7% of households in the CMA
- A 35.4% increase (3,335) in number of households from 2001 to 2011 // compared to a 14.3% increase in the CMA
- 44% of households are one- and two-person households // compared to 65% in the CMA
- Couples with children represent 46.1% of households, and the largest share of household types // compared to 25.3% of households in the CMA
- 6.5% of households are led by an immigrant // compared to 8.8% of households in the CMA
- 11.9% of households contain a person with a disability // compared to 12.6% of households in the CMA
- 93.5% of households are homeowners // compared to 62.8% in the CMA

Economic Context

- A 5% unemployment rate // compared to a 7% unemployment rate in the CMA
- An average household income of $103,413 ($27,220 higher than Halifax CMA as a whole) and a median household income of $92,750
- 14.7% of all households fall in deciles 1 through 3

What is the nature of the housing supply?

- A 35.4% increase in the number of dwellings since 2001 (from 9,430 to 12,765) // compared to a 14.3% increase in the CMA
- 223 dwelling starts in 2014, 50.7% of which were single-detached dwellings
- 5.2% of dwellings are in need of major repairs // compared to 7.4% in the CMA

What is the current housing gap?

- 13.5% of all households are spending 30% or more of their household income on housing costs // compared to 25.3% in the CMA

Households in Income Deciles 1 and 2[25]

- 35.9% of one-person households
- 23.4% of lone parent households
- **Average monthly rent**: $1,024 (in 2014), affordable to deciles 4 through 10[26]
- **Average house price**: $318,509 (in 2014), affordable to deciles 6 through 10[27]

What will the housing market look like in the next five and ten years?

- The population is aging at a greater rate than the CMA as a whole and will require appropriate housing options
- Has a much larger proportion of couples with children than the CMA as a whole and will require housing types suitable for these households
- The demand for ownership housing will continue at a higher rate than the CMA as a whole

[25] These are households with gross annual household incomes of $29,566 or less in 2014
[26] Deciles 4th to 10th include household with incomes of $40,693 or higher in 2014
[27] Deciles 6th to 10th include households with incomes of $65,493 or higher in 2014

Rural Community

COMMUTER EAST

* Unless otherwise noted, data represents 2011

Commuter East Includes communities along the 107 highway such as Cherry Brook, North Preston, East Preston, Lake Echo, Porters Lake, and Musquodoboit Harbour and lands between the Stanfield International Airport and Highway 357.

What is the nature of housing demand and need?

Population Characteristics

- Total population of 30,425 // 7.8% of the Halifax CMA population
- A 7.6% population increase from 2001 // compared to a 9% increase in the CMA
- 11.5% senior population (aged 65+), up from 8.2% in 2001 // compared to 13.1% in the CMA
- Home to 8% of Halifax CMA's Aboriginal population
- Home to 16.9% of Halifax CMA's African Nova Scotian population

Household Characteristics

- 11,480 households // representing 7% of households in the CMA
- A 16% increase in number of households from 2001 to 2011 // compared to a 14.3% increase in the CMA
- 54.6% of households are one- and two-person households // compared to 65% in the CMA
- Couples with children represent 35.3% of households, and the largest share of household types // compared to 25.3% of households in the CMA
- 3.9% of households are led by an immigrant // compared to 8.8% of households in the CMA
- 15.5% of households contain a person with a disability // compared to 12.6% of households in the CMA
- 92.6% of households are homeowners // compared to 62.8% in the CMA

Economic Context

- A 6% unemployment rate // compared to a 7% unemployment rate in the CMA
- An average household income of $83,174 ($6,981 higher than Halifax CMA as a whole) and a median household income of $75,096
- 20.5% of all households fall in income deciles 1 through 3

What is the nature of the housing supply?

- A 16% increase in the number of dwellings since 2001 (from 9,900 to 11,480) // compared to a 14.3% increase in the CMA
- 131 dwelling starts in 2014, 89.3% of which were single-detached dwellings
- 9.4% of dwellings are in need of major repairs // compared to 7.4% in the CMA

What is the current housing gap?

- 14.6% of all households are spending 30% or more of their household income on housing costs // compared to 25.3% in the CMA

Households in Income Deciles 1 and 2[28]

- 34.5% of one-person households
- 29.3% of lone parent households
- **Average house price**: $231,354 (in 2014), affordable to deciles 5 through 10[29]

What will the housing market look like in the next five and ten years?

- The population is aging at a greater rate than the CMA as a whole and will require appropriate housing options
- Has a much larger proportion of couples with children than the CMA as a whole and will require housing types suitable for these households

[28] These are households with gross annual household incomes of $29,566 or less in 2014
[29] Deciles 5th to 10th include households with incomes of $49,543 or higher in 2014

RURAL RESOURCE/AGRICULTURAL

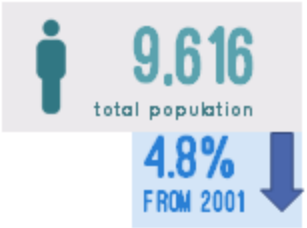
* Unless otherwise noted, data represents 2011

Rural Resource/Agricultural includes rural communities east of Musquodoboit Harbour, including Sheet Harbour, Jeddore, Tangier, and Ecum Secum at the eastern boundary of the Municipality, and communities in the Musqouodoboit Valley.

What is the nature of housing demand and need?

Population Characteristics

- Total population of 9,615 // 2.5% of the Halifax CMA population
- A 4.8% population decrease from 2001 // compared to a 9% increase in the CMA
- 22.4% senior population (aged 65+), up from 17.9% in 2001 // compared to 13.1% in the CMA
- Home to 3.8% of Halifax CMA's Aboriginal population
- Home to 0.5% of Halifax CMA's African Nova Scotian population



Household Characteristics

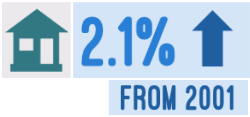
- 4,200 households // representing 2.5% of households in the CMA
- A 2.1% increase (5) in number of households from 2001 to 2011 // compared to a 14.3% increase in the CMA
- 69.5% of households are one- and two-person // compared to 65% in the CMA
- Couples with children represent 22.4% of households // compared to 25.3% of households in the CMA
- The largest share (35.3%) of households are made up of couples without children
- 3.9% of households are led by an immigrant // compared to 8.8% of households in the CMA
- 22% of households contain a person with a disability // compared to 12.6% of households in the CMA
- 86% of households are homeowners // compared to 62.8% in the CMA

Economic Context

- An 11% unemployment rate // compared to a 7% unemployment rate in the CMA
- An average household income of $57,757 ($18,436 lower than Halifax CMA as a whole) and a median household income of $46,636

What is the nature of the housing supply?

- A 2.1% increase in the number of dwellings since 2001 (from 4,115 to 4,200) // compared to a 14.3% increase in the CMA
- 24 dwelling starts in 2014, 100% of which were single-detached dwellings
- 10.8% of dwellings are in need of major repairs // compared to 7.4% in the CMA



What is the current housing gap?

- 17.9% of all households are spending 30% or more of their household income on housing costs // compared to 25.3% in the CMA

Households in Income Deciles 1 and 2[30]

- 37.3% of households with a person with a disability
- 45.5% of households led by an Aboriginal person
- 65.4% of one-person households
- 46.9% of lone parent households

- **Average house price**: $121,880 (in 2014), affordable to deciles 2 through 10[31]

What will the housing market look like in the next five and ten years?

- The population is aging at a greater rate than the CMA as a whole and will require appropriate housing options
- The demand for ownership housing will be at a lower rate than the CMA as a whole

[30] These are households with gross annual household incomes of $29,566 or less in 2014
[31] Deciles 2rd to 10th include households with incomes of $16,177 or higher in 2014